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RANDALL J. EZICK
OF COUNSEL

December 28, 2006

VIA EXPRESS MAIL

Honorable Kenneth M. Karas
United States District Court
500 South Pearl Street, Room 920
New York, New York 10007

RE: Serio v. Dwight Halvorson Insurance Services, Inc., et. al.
1:04-cv-3361
Our File No.: FRONIN 2003027

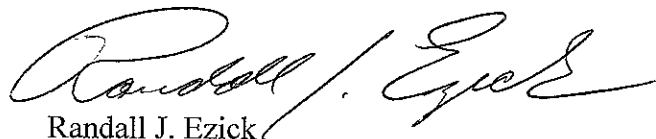
Dear Judge Karas:

In furtherance of your request during the oral argument of the plaintiff's motion for partial summary judgment held on December 18, 2006, we are herewith enclosing two courtesy copies of the Exhibits which were referred to during the deposition of Dwight Halvorson conducted on March 31, 2006. We have this day electronically filed and served these Exhibits with the Court.

If you require anything further at this time please let us know.

Very truly yours,

FEATHERSTONHAUGH, WILEY, CLYNE
& CORDO, LLP



Randall J. Ezick

RJE:lar

cc: Lorienton N. A. Palmer - Schindel, Farman & Lipsius LLP
w/o Enclosure

FRONTIER INSURANCE COMPANY

LIMITED AGENCY AGREEMENT

This Limited Agency Agreement ("Agreement") is entered into by and between FRONTIER INSURANCE COMPANY, an insurance company domiciled in New York ("Company")(and/or their subsidiary companies as required), and Dwight Halvorson Insurance Services, a California Corporation ("Agent").

COMPANY AND AGENT HEREBY AGREE AS FOLLOWS:

ARTICLE 1 - APPOINTMENT

- 1.1 Company hereby appoints Agent to act on behalf of Company with the authority and subject to the terms and conditions hereinafter set forth, and Agent hereby accepts such appointment.
- 1.2 Company's appointment of Agent hereby shall not restrict in any manner Company's right to appoint other producers and agents.

ARTICLE 2 - DEFINITIONS

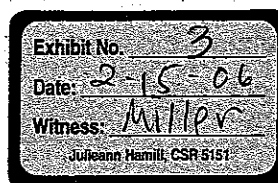
- 2.1 "Sub-producer" shall mean any insurance broker, insurance agent or other person or entity properly licensed to produce insurance and through which Policies may be produced to Agent.
- x 2.2 "Effective Date" shall mean 12:01 a.m., January 1, 1998.
- 2.3 "Policy" shall mean any Policy, contract, coverage slip, endorsement, binder, certificate, proposal for insurance or other document which binds Company to insurance or coverage issued or renewed by Company on or after the Effective Date through Agent and shall also include any rewrite, renewal or extension (whether before or after termination of this Agreement) through Agent required by law.

ARTICLE 3 - AUTHORITY OF AGENT

- 3.1 Agent is hereby authorized and assumes the duty to act on behalf of Company as a casualty broker-Agent. All actions and inactions of Agent under this authorization

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shall be subject to the ultimate authority of **Company**, and **Company** from time to time shall be entitled to place reasonable restrictions on **Agent's** authority; provided such restrictions are in writing.

- 3.2 **Agent** is hereby authorized, subject to the terms of Article 11, requiring prior written permission and applicable law, to advertise and solicit with respect to **Company** and the business to be produced through the **Agent** hereunder.
- 3.3 **Agent** is hereby authorized, subject to underwriting guidelines established and rates set by **Company** from time to time and applicable law to accept applications, to quote, bind and decline coverages and to conduct audits ("Underwrite") on behalf of **Company** for all classes or lines of insurance set forth in Addendum No. 1, Schedule of Business prepared by **Company** and attached hereto ("Schedule of Business"); provided **Agent** shall use applications and quote, bind and decline forms approved by **Company** or where unregulated business, the generally accepted market forms, and provided additionally that except where specifically agreed in writing **Agent** shall have no authority to bind reinsurance or retrocessions on behalf of **Company**. The Schedule of Business shall provide the authority of **Agent** with regard to, but not limited to, underwriting guidelines, the types of risks which may be written, maximum limits of liability, territorial limitations, maximum Policy periods and projected annual premium volume. The Schedule of Business may be amended from time to time as deemed appropriate by **Company**, provided such amendments are in writing.
- 3.4 **Agent** is hereby authorized, as a trustee for **Company**, and subject to applicable law, to print, maintain, execute and issue Policies and to assemble, countersign and issue Policies.
- 3.5 **Agent** is hereby authorized, subject to applicable law, Policy provisions and **Company's** ultimate authority, to cancel and renew Policies underwritten or delivered by **Agent** hereunder.
- 3.6 **Agent** shall be responsible to the Insured while this Agreement continues in effect for the renewal or non-renewal of any Policy underwritten or delivered by **Agent** hereunder and shall in a timely manner and pursuant to applicable statutes and regulations communicate any renewal quote or notice of non-renewal to the insured to preclude the extension of coverage beyond the expiration date of the Policy.
- 3.7 **Agent** is hereby authorized, as a trustee for **Company**, and subject to the applicable provisions of this Agreement, to receive and receipt for premiums and fees, to pay return premiums, to pay adjustments and to retain and pay commissions out of such collected premiums, subject to the provisions of this Agreement and applicable statutes and regulations.

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- 3.8 With the exception of Food Services Insurance Managers, Inc., **Agent** shall not authorize any sub-producer or other person or entity to quote, bind, or decline coverages or otherwise underwrite on behalf of **Company** without the prior written consent of the **Company**.
- 3.9 The original sources of some or all business under this Agreement shall be sub-producers. **Agent** is hereby authorized to enter into agreements with such sub-producers with respect to the business hereunder; provided **Agent** shall have no authority to obligate **Company** in any manner to such sub-producers and all agreements with such sub-producers shall provide that the sub-producers shall have no claims or causes of action against **Company** except for reckless conduct or willful misconduct of **Company**. Additionally, **Agent** shall be responsible for verifying the proper licensing of such sub-producers, and if any liabilities are incurred by **Company** as the result of **Agent's** accepting business from unlicensed or improperly licensed sub-producers, **Agent** shall indemnify and hold **Company** harmless from, and reimburse **Company** for, any and all such liabilities, including but not limited to fines, court costs and expenses, legal fees and travel expenses.
- 3.10 **Agent** may accept as a trustee for **Company** premium financed by premium finance companies, upon terms and conditions approved in writing by **Company**.
- 3.11 **Agent** shall not process, adjust, settle or pay any claims under Policies underwritten or delivered by **Agent** pursuant to this Agreement, nor shall **Agent** commit **Company** to pay any claim. Should **Agent** become aware, or have delivered to it any notice of claim or claims, **Agent** immediately shall forward such notice of claim or claims to **Company** or its designee in a manner designated by **Company**.

ARTICLE 4 - COMPENSATION

- 4.1 Except as otherwise specified on the Schedule of Business, **Company** shall allow **Agent** a gross commission of twelve (12%) of all gross written premium collected, for Policies underwritten or delivered by **Agent** hereunder. This commission arrangement shall be reviewed from time to time and shall be subject to adjustment at the discretion of the **Company** on a prospective basis and upon at least sixty (60) days prior written notice to the **Agent**.
- 4.2 The **Agent** is responsible for all commissions due to sub-producers and others with respect to Policies written or delivered hereunder. The **Company** shall not be responsible to pay sub-producers.
- 4.3 **Agent** shall charge and collect for all Policy and other fees required with respect

to business produced hereunder to the extent such charges are permitted by law.

ARTICLE 5 - ACCOUNTING, RECORDS AND EDP

- 5.1 **Agent** shall provide and maintain in forms reasonably acceptable to **Company** complete and accurate books, records, dailies and correspondence necessary to determine the amount of liability of **Company** and the amount of premium and expense derived from business written hereunder.
- 5.2 The omission of any item from any statement, or report applicable to the business hereunder shall not affect the responsibility of either party to account for and pay all amounts due the other party hereunder, nor shall it prejudice the rights of either party to collect all such amounts due from the other party.
- 5.3 **Agent** shall prepare separate, itemized, invoices and/or monthly statements for each sub-producer for the business produced by the sub-producer hereunder, and furnish the sub-producers IRS Forms 1099 each year if and when required.
- 5.4 All of **Agent's** records applicable to the business hereunder shall be kept in such manner and form as are generally recognized as acceptable in the insurance industry or as reasonably may be required by **Company**. Such records shall be maintained for five (5) years or for any longer retention period required by law or **Company**.
- 5.5 All records in **Agent's** possession or control and applicable to the business hereunder shall be made available for inspection, copying and/or audit at reasonable times by **Company** or its **Agents**, or any governmental authority with the right to inspect.
- 5.6 All records in **Agent's** possession or control and applicable to the business hereunder shall be made available, upon prior written request and at the **Company's** cost, for inspection at any office of **Company**, should such inspection be requested by insurance department or other governmental authorities.
- 5.7 **Agent** shall immediately forward upon request to **Company** or **Company's Agent's** exact, as written, copies of all applications, Policies and reports underwritten or delivered by **Agent** or used by **Agent** hereunder, including all other evidence of insurance written, modified or terminated.
- 5.8 **Agent** shall be solely responsible for and shall keep accurate records of all Policy supplies assigned to **Agent** and shall account to **Company**, upon **Company's** request, for all outstanding and unused Policy supplies. If canceled or terminated Policy supplies are unavailable, **Agent** shall forward or cause to be forwarded to

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Company properly executed lost Policy receipts therefor. Upon termination of this Agreement, Agent shall promptly dispose of all Policy supplies and other property of the Company as directed by the Company.

- 5.9 Company shall be entitled to conduct examinations of Agent's operations at any reasonable time. Such examinations shall be conducted in reasonable manners and may cover such matters as required or permitted by law and as are relevant to the business done hereunder.
- 5.10 Agent shall furnish Company, with any additional information and reports as reasonably requested by Company and necessary to complete Company's quarterly and annual statements filed with regulatory authorities or otherwise satisfy regulatory requirements.
- 5.11 Agent shall annually furnish Company, within ninety (90) days following the end of the Agent's fiscal year, current (audited, if available) financial statements of Agent. These financial statements shall include, but not be limited to, profit and loss, balance sheet and cash flow statements.

ARTICLE 6 - ACCOUNT CURRENT

- 6.1 The Agent shall, not later than fifteen (15) days after the end of each month, prepare and forward to the Company a detailed and itemized statement of account of all premiums written and premium adjustments made (whether additional or return) within the month for which the statement (herein referred to as the "Account Current") is rendered. However, the Company shall have the privilege, exercisable at its option, of preparing the Account Current.
- 6.2 The Agent shall pay the balance, if any, due the Company as shown on each Account Current within forty-five (45) days following the end of the month for which the Account Current was rendered. Upon rendition by the Company of invoices or statements adjusting or correcting any Account Current, the Agent shall pay to the Company forthwith the balance, if any, shown to be due thereon. Agent shall be responsible to pay written premium to the Company, whether or not premium has been paid by any insured or sub-producer, it being understood that Agent assumes the credit risk should it bind insurance without receiving premium.
- 6.3 The Account Current between the parties prepared and forwarded by the Company in accordance with the above, or invoices, statements or adjustments on any Account Current transmitted to the Agent by the Company shall be binding and conclusive on the Agent unless the Agent, within ten (10) days from receipt of such Account Current, invoice, statement or adjustment shall send to the Company a

written itemization of objections thereto.

- 6.4 The provisions of this Article, which are binding upon the parties subsequent to the termination of this Agreement, shall survive such termination until all obligations are finally discharged.

ARTICLE 7 - EXPENSES

- 7.1 Agent shall be responsible for and promptly pay all expenses attributable to producing and servicing business under this Agreement, except as specified in Section 7.2. This responsibility shall not be altered whether the expenses are billed to Agent or Company. These expenses shall include, but not be limited to:
- (a) Salaries, related taxes and benefits of all employees of Agent;
 - (b) Transportation, lodging and meals of employees of Agent;
 - (c) Postage and other delivery charges;
 - (d) Advertising unless specifically agreed otherwise by Company in writing;
 - (e) EDP hardware, software and programming;
 - (f) Countersignature fees or commissions;
 - (g) License and appointment fees for Agent's, brokers, sub-producers and others;
 - (h) Income and state and local sales taxes, if any, directly applicable to Agent's business;
 - (i) Taxes on surplus lines premium, and Policy fees if necessary in respect of Policies underwritten or delivered by Agent hereunder;
 - (j) Costs of office space, facilities, equipment and occupancy used by Agent;
 - (k) Legal and auditing expenses incurred by Agent in the normal conduct of its business; and
 - (l) Such other expenses as are customarily borne by insurance producers.

- (m) Any and all charges made by NCCI or applicable state governing body against premium volume written under this program. It being understood that **Company** is an NCCI member company and that NCCI or state governing body charges are applicable on both a fee for service basis and a percentage charge applicable against total premium volume written under this program;
- (n) Printing of preposals, booklets, certificates, solicitation brochures, premium notices, records and reports, and all documents and other materials required to fulfill the obligation of Manager under this agreement;

7.2 **Company** shall be responsible for and promptly pay all expenses incurred by **Company** under this Agreement. This responsibility shall not be altered whether the expenses are billed to **Company** or **Agent**. These expenses shall include but not be limited to:

- (a) Salaries, related taxes and benefits of all employees of **Company**;
- (b) Transportation, lodging and meals of employees of **Company**;
- (c) Board and bureau fees;
- (d) Income and state and local sales taxes, if any, directly applicable to **Company's** business;
- (e) State or guaranty fund assessments;
- (f) Losses and loss adjustment expenses incurred by or at the direction of **Company**;
- (g) Reinsurance costs;
- (h) Legal and auditing expenses incurred by, on behalf of or at the direction of the **Company**; and
- (i) Such other expenses as are customarily borne by insurance companies.

ARTICLE 8 - HANDLING OF FUNDS

8.1 **Agent** shall accept and maintain at all times all premium collected and other funds relating to the business underwritten by **Agent** under this Agreement in the capacity of a fiduciary and trustee for **Company**. The privilege of retaining commissions shall not be construed as changing the fiduciary capacity.

8.2 **Agent** shall establish and maintain a premium trust account designated **Food**

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Services Insurance Managers, Inc., Premium Trust Account - Frontier in a bank mutually agreed by **Agent** and **Company** and shall deposit into such premium trust account all premiums collected by **Agent** hereunder. **Agent** shall have the right to transfer funds held in such premium trust account to successor banks with the prior written consent of **Company**. All such banks shall be members of the Federal Reserve System whose deposits are insured by the Federal Deposit Insurance Corporation. **Agent** shall be entitled to retain any interest earned on funds deposited in such premium trust accounts until premium is to be remitted to **Company** pursuant to Article 6 hereof.

8.3 **Agent** shall maintain sole signature authority on such premium trust account and may use any and all premium and other funds collected by **Agent** under this Agreement only for the following purposes:

- (a) Payments of amounts due **Company** pursuant to this Agreement;
- (b) Return of unearned premiums arising due to cancellation or endorsement of Policies underwritten or delivered by **Agent**;
- (c) Payment of **Agent's**, sub-producers' and others' compensations as described in Article 4;
- (d) Return of money deposited in error; and
- (e) Withdrawal of interest due **Agent** hereunder.

8.4 **Agent** shall not commingle any funds in such premium trust account with funds in **Agent's** corporate accounts or other funds held by **Agent** in any other capacity.

8.5 **Agent** shall render accounts to **Company** detailing all premium trust account transactions, and remit to **Company** all funds due under this Agreement pursuant to said account by the end of the month following the month during which the **Agent** collected such funds for the account of the **Company**.

8.6 In the absence of negligence or fraud by either party hereto, neither party shall be liable for any loss which occurs by reason of the default or failure of the bank in which an account is carried.

8.7 **Agent** shall promptly account for and refund commissions on Policy cancellations, reductions in premiums or any other return premiums at the same rate at which such commissions were originally retained.

8.8 Neither **Company** nor **Agent** shall offset any balances due under this Agreement

with any amounts due under any other agreement between Company and/or its affiliates and Agent and/or its affiliates.

ARTICLE 9 - OWNERSHIP OF BOOKS AND RECORDS

- 9.1 Subject to Article 5 hereof, upon termination of this Agreement, Agent's records and the exclusive use and control of expirations of business produced by sub-producers retained by Agent and contracts with such sub-producers shall remain the sole property of Agent and be left in Agent's undisputed possession, provided Agent is not then in default of any payment obligated to Company hereunder. If Agent is then in default of any such payment obligated and has not cured such default within fifteen (15) days of Company's notice to Agent thereof, ownership of the records, use and control of expirations and contracts with sub-producers shall become and remain vested in Company. Company may then dispose of such expirations as it deems proper.
- 9.2 Agent hereby assigns to Company as security for the payment obligations of Agent under this Agreement all sums due or to become due to Agent from any insureds whose Policies were underwritten or delivered by Agent hereunder. Company shall have full authority to demand and collect such sums if Agent is then in default of any payment obligation to Company hereunder and has not cured such default within fifteen (15) days of Company's notice to Agent thereof.
- 9.3 Agent pledges and grants to Company to further secure the payment obligations of Agent hereunder all of Agent's records of expirations of Policies, including, but not limited to, the ownership and use of such expirations. Company shall have the rights of the holder of a security interest granted by law, including, but not limited to, the rights of foreclosure to effectuate such security interest, and Agent hereby agrees peaceably to surrender possession of such records to the Company upon demand.
- 9.4 Agent agrees that this Agreement or a copy hereof may be filed as a financing statement, if Company so elects. Agent further agrees to sign a UCC-1 Form to secure Company's security interest in the expirations and renewals upon request by Company; provided that upon termination of this Agreement and Agent not being in default of any payment obligation to Company hereunder, Company immediately shall cancel or terminate such filing.

ARTICLE 10 - INDEPENDENT CONTRACTOR RELATIONSHIP

- 10.1 Nothing contained in this Agreement shall be construed to create the relationship of employer and employee between Company and Agent, or between Company

and any employees, representatives or sub-producers of **Agent**. **Agent** shall carry out its responsibilities hereunder subject to its own discretion and not subject to time or manner directions of **Company**.

ARTICLE 11 - ADVERTISING

- 11.1 Before **Agent** uses **Company** name in any form of advertising, a copy of the proposed advertisement shall be forwarded to **Company**. No such advertisement shall be used without the prior written permission of **Company**. All agreements with sub-producers shall require that before they use **Company's** name in any advertising, a copy of the proposed advertisements shall be forwarded to **Company**, and that no such advertisements shall be used without the prior permission of **Company**.
- 11.2 If an advertisement containing **Company's** name is used by **Agent** or sub-producers retained by **Agent**, **Agent** shall maintain a copy of the advertisement and full details concerning where, when and how it was used, and comply with all legal requirements regarding content, review and approval of advertising and maintenance of records. **Agent**, however, shall not be required to maintain records of the names and addresses of recipients of any direct mailing or advertising but shall only record the geographical area in which such mailing or advertising was used except to the extent retention of such information is required by law.

ARTICLE 12 - LICENSING

- 12.1 **Agent** warrants that it has and shall maintain current licenses and authorities as required by law for the conduct of its business pursuant to this Agreement.
- 12.2 **Agent** shall be responsible for verifying that all sub-producers to **Agent** shall maintain appropriate licenses and authorities as required by law for conduct of their businesses.
- 12.3 **Agent** shall maintain in force written agreements, in form reasonably satisfactory to **Company**, with sub-producers to **Agent** hereunder.

ARTICLE 13 - AGENT'S SALE OR TRANSFER

- 13.1 In the event any interest in **Agent** is to be sold or transferred or is to merge to be consolidated with another firm not under common control, controlling or controlled by **Agent** or **Company**, **Agent** shall give thirty (30) days advance written notice to **Company**, to allow **Company**, at its election:

- (a) To consent to assignment of this Agreement to the successor;
- (b) To enter into a new Agreement with the successor; or
- (c) To terminate this Agreement.

13.2 **Company** shall notify **Agent** of its decision within fifteen (15) days of the receipt of the notice.

13.3 **Agent** shall notify **Company** in writing within fifteen (15) days if there is a change in:

- (a) Ownership of ten-percent (10%) or more of the outstanding voting stock of **Agent**; or
- (b) The President of **Agent**,

ARTICLE 14 - INDEMNITY AGREEMENT

14.1 **Agent** shall indemnify and hold **Company** (including its officers and employees) harmless from any and all claims, causes of action, damages, judgments, fines, penalties and expenses (including, but not limited to, attorney's fees, litigation expenses and costs of court) which may be made against the **Company** by anyone, including any governmental agency or regulatory authority, and which arise, either directly or indirectly, principally out of any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by **Agent**, including, but not limited to, any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by any sub-producer to **Agent** or any of **Agent's** or such sub-producers' employees or representatives arising under this Agreement.

14.2 **Company** shall indemnify and hold **Agent** (including its officers and employees) harmless from any and all claims, causes of actions, damages, judgments, fines, penalties and expenses (including, but not limited to, attorney's fees, litigation expenses and costs of court) which may be made against the **Agent** and which arise either directly or indirectly, principally out of any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by **Company**, including, but not limited to, any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by **Company's** employees or representatives arising under this Agreement.

14.3 If any person seeks indemnity hereunder the person to be indemnified ("Indemnified Person") shall give the indemnifying party ("Indemnifying Party")

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prompt written notice of the claim, cause of action, damage, judgment, fine, penalty and expense against which indemnification is sought, including copies of all documents and information reasonably relating thereto. The Indemnifying Party promptly shall commence defending the Indemnified Person through competent attorneys reasonably satisfactory to the Indemnified Person. The Indemnified Person shall cooperate with the Indemnified Party in such defense, but the ultimate decision whether to defend or settle shall be made by the Indemnified Person.

- 14.4 If either party shall institute any lawsuit to enforce the obligations assumed by the other party under this Agreement, the prevailing party shall be entitled to recover from the other party all costs, expenses, judgments and attorney's fees incurred by the prevailing party in connection with the lawsuit.
- 14.5 Agent warrants that it has and shall maintain Errors & Omissions insurance with an insurer reasonably acceptable to Company and providing coverage of the greater of (i) the minimum required by law or (ii) \$1,000,000.

ARTICLE 15 - MEDIATION AND VENUE

- 15.1 If irreconcilable differences arise as to business done under this Agreement, either party may request, in writing, mediation of such difference. Such mediation shall be conducted pursuant to Commercial Mediation Rules of the American Arbitration Association. Such mediation shall be conducted in New York and concluded within thirty (30) days after notice of mediation. The costs of the parties incurred in the mediation shall be allocated by the mediator pursuant to the equities of the parties with respect to the matter mediated. Any such mediation shall be non-binding and without prejudice.
- 15.2 If any dispute cannot be resolved by mediation, the parties agree that the courts of New York shall have exclusive jurisdiction to resolve any such dispute and that the internal law of the state of Company's domicile will apply to the interpretation and enforcement of the dispute.

ARTICLE 16 - TERMINATION

- 16.1 This Agreement shall be terminable by (i) either party upon fifteen (15) days prior written notice to the other party for "cause" (defined, as hereinafter used, as the other party's permanent legal or physical inability to perform its obligations hereunder, the other party's conviction of a felony, or the other party's "Material Breach" of this Agreement and failure to cure such Material Breach within the applicable cure period); (ii) the Company in the event the Company determines that the Agent has exceeded the authority granted the Agent by the Company

under Article 3 - Authority of Agent or (iii) upon ninety (90) days prior written notice to the other party as of the end of any calendar quarter. A "Material Breach" shall consist of (a) failure by a party to pay any amount due hereunder when due, which is not paid within fifteen (15) days following the other party's written demand for such payment, or (b) the failure to obtain or maintain, or the termination or suspension of, a license, permit or other authority necessary for a party to conduct its business as contemplated hereunder which is not cured within thirty (30) days.

- 16.2 Upon termination, Agent promptly shall deliver or cause to be delivered to Company, at Company's expense, all property of Company in Agent's control or possession, including but not limited to, EDP equipment owned by Company, Policies, manuals, forms, unused drafts and all materials used in servicing of Policies, including computerized and data processing records and the physical equipment required for the processing of those records and data. If Agent fails to deliver such property within fifteen (15) days after the termination of this Agreement, Agent shall bear all reasonable expenses which Company may expend or cause to be expended in obtaining such items. If Policy supplies cannot be accounted for by Agent or have been destroyed, lost or mislaid, Agent agrees to protect, defend and hold Company harmless from all persons and claims whatsoever arising with respect to such Policy supplies.
- 16.3 Company may, for "cause," in its sole discretion, suspend any and all of Agent's authority pursuant to this Agreement. Such suspension shall be effective upon written notification to Agent setting forth the nature of the "cause" in reasonable detail.
- 16.4 In the event of termination of this Agreement by Company for "cause" any indebtedness of Agent to Company and all premiums in the possession of Agent, or for the collection of which Agent is responsible, shall become immediately due to Company.
- 16.5 The failure of either party to declare promptly a default or breach of any of the terms and conditions of this Agreement shall not be construed as a waiver of any of such terms and conditions, nor stop either party from thereafter demanding full and complete compliance herewith.
- 16.6 In the event of termination of the Reinsurance Agreement between Platinum Indemnity Limited and Company, Company reserves the right to terminate this Agreement effective immediately upon written notice to the Agent.
- 16.7 Notwithstanding the termination of this Agreement, the provisions of this Agreement shall continue to apply to all unfinished business to the end that all obligations and liabilities incurred by each party as a result of this Agreement shall be fully

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performed and discharged according to its terms.

ARTICLE 17 - MISCELLANEOUS

- 17.1 This Agreement supersedes all previous agreements, if any, whether written or oral, between **Company** and **Agent** relating specifically to the subject matter hereof.
- 17.2 Wherever from the context it appears appropriate, each term stated in either the singular or plural shall include the singular and plural and any term stated in either the masculine, or feminine or the neuter gender, shall include the masculine, the feminine and the neuter gender. All captions and section headings are intended to be for purposes of reference only and do not affect the substance of the section to which they refer.
- 17.3 Each party hereto agrees to perform any further acts and execute and deliver any further documents which may be reasonably necessary to carry out the provisions of this Agreement.
- 17.4 In the event that any of the provisions, or portions thereof, of this Agreement are held to be illegal, invalid or unenforceable by any court of competent jurisdiction, the validity and enforceability of the remaining provisions, or portions thereof, shall not be affected by the illegal, invalid or unenforceable provision or by its severance herefrom.
- 17.5 Any and all notices required or permitted to be given under this Agreement shall be in writing and shall be deemed given when deposited in the United States Postal Service, Certified Mail, Return Receipt Requested or faxed with confirmation by telephone to a Vice President or senior officer of the recipient, to the parties' addresses as provided below or such other addresses provided by the parties by like means:

COMPANY:

**Frontier Insurance Company
195 Lake Louise Marie Road
Rock Hill, New York 12775**

**Attn: Kevin F. Jeffery
Senior Vice President**

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AGENT:

Dwight Halvorson Insurance Services
3300 Douglas Blvd.
Suite # 295
Roseville, CA 95661-3807

Attn: Dwight Halvorson
President

17.6 This Agreement may be executed in multiple counterparts, each of which and together shall constitute an original document.

COMPANY:

FRONTIER INSURANCE COMPANY

By: Rue Puleo

Date: January 14, 1998

AGENT:

DWIGHT HALVORSON INSURANCE
SERVICES

By: Dwight Halvorson

Date: 12/7/98

Addendum No. 1

"Schedule of Business"

(A) Lines of Coverage:

- (1) Workers Compensation

(B) Territory:

California, Arizona

(C) Maximum Policy Period(s):

Twelve (12) months plus odd time not to exceed eighteen (18) months.

(D) Class of Business:

Agricultural operations with governing class codes of 0172-Truck Farms, 0171- Crops, 0040-Vineyards and 8209-Fresh fruit/vegetable packing and handling including storage.

(E) Maximum Limits of Binding Authority:

Dwight Halvorson Insurance Services is authorized to bind agricultural operations for the following limits:

- (1) Coverage A: Statutory
- (2) Coverage B: \$1,000,000.

(F) Projected Annual Premium Volume:

\$10,500,000. the first calendar year.

ADDENDUM #2

FRONTIER INSURANCE COMPANY
FOOD SERVICES INSURANCE MANAGERS, INC. PROGRAM

It is hereby agreed that this Addendum modifies the Limited Agency Agreement executed between Frontier Insurance Company and Dwight Halvorson Insurance Services. This Addendum supersedes the original Addendum #2 executed by Dwight J. Halvorson.

I. UNDERWRITING GUIDELINES

Insureds may be added to this program on an automatic basis provided the following criteria are met:

1. The prospective insured's net premium is \$50,000. or greater;
2. Experience modification factors shall be obtained prior to quoting any new or renewal risk. Experience modification factors shall be obtained from the Workers Compensation Insurance Rating Bureau of CA, NCCI, or governing state as applicable. Experience modification must be 1.25 or lower based on three (3) years or more of loss experience;
3. No prospect without prior Workers' Compensation coverage will be considered for admission to the program. The prospective insured must have been in business a minimum of three (3) years and provided a full three (3) years plus current year of currently valued (within 120 days prior to expiration date) loss experience including large losses in excess of \$25,000. Such loss runs shall be obtained prior to quoting any new or renewal risk;
4. The prospective insured's classification codes do not deviate from those listed in the Class/Rate Schedule in Section III. of this Addendum.;
5. No single claim, any one occurrence, has exceeded \$125,000. Prior carrier loss runs confirming this shall be obtained prior to quoting any new or renewal risk;
6. The prospective insured's most recent three (3) year cumulative loss ratio does not exceed 50%. Prior carrier loss runs confirming this shall be obtained prior to quoting any new or renewal risk;
7. NCCI underwriting criteria must be complied with, including scheduled credits and rate deviations.

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8. Rating shall be performed using Frontier's currently filed rates, premium discount and schedule debits/credits.
9. A maximum thirty percent (30%) schedule credit may be applied to risks in the State of CA with standard premium ranging from ~~\$50,000~~ ^{200,000} to ~~\$149,999~~ ^{400,000}.
A maximum forty-five percent (45%) schedule credit may be applied to risks in the State of CA with standard premium ranging from \$150,000. to \$599,999.
A maximum forty percent (40%) schedule credit may be applied to risks in the State of CA with standard premium of \$650,000. or more.
10. A maximum twenty-five percent (25%) schedule credit may be applied to risks in the State of AZ.

Any risk not falling within the above guidelines must be submitted to Frontier for special consideration and no such risk may be bound without prior written approval by an underwriter employed by Frontier. Frontier shall have no obligation to accept any risk submitted for special consideration by Agent. In addition, the following risks must be submitted to Frontier, prior to binding:

1. All risks providing bus transportation to their employees; and
2. All risks having aircraft exposures.

The following operations are prohibited:

1. Aircraft and airline operations;
2. Navigation and operation of all vessels;
3. Construction and/or maintenance of cofferdams;
4. Operation of drydocks;
5. Subaqueous work;
6. Subway construction;
7. Tunneling operations;

8. Wrecking or demolition of bridges, structures or vessels;
9. All coal mining operations;
10. All underground mining operations;
11. Onshore and offshore gas and oil drilling operations;
12. Manufacture, production or refining of natural or artificial fuel, gas, butane, propane or liquefied petroleum gases or gasoline;
13. Manufacture of fireworks, fuses, nitroglycerine, celluloid and pyroxylin;
14. Manufacture of any explosive substance intended for use as an explosive; and
15. Loading, handling, transportation or storage of explosives.

II. SUBMISSION REQUIREMENTS

The following are to be submitted to Frontier for each insured included in this program:

1. Fully completed Application;
2. Three (3) years plus current year premium and payroll history;
3. Currently valued (within 120 days) loss experience for past three (3) years plus current year;
4. Large losses excess of \$25,000. for past three (3) years plus current year; and
5. Most recent experience modification.

III. CLASS/RATE SCHEDULE

Approved Classification Codes: California Effective: January 1998

<u>Code</u>	<u>Description</u>	<u>Rates</u>
		Rate X 1.134 (LCM)
7421	Aircraft Operations, Transport. of Personnel	2.48
2003	Bakeries & Cracker Mfg.	6.26
7392	Beer or Ale Dealers	10.61
2163	Bottling-Beverages-No spirituous liquors	5.72
2121	Breweries /,Malt Houses-Incl Bottling/Canning	4.85
0079	Bush Berry Crops	6.26
2113	Canneries-Fish	8.28
2111	Canneries,NOC-Incl Fruit Preserving	8.23
8810	Clerical Office Employees, NOC	0.71
6504	Confections&Food Sundries,Mfg.or ProcNOC	6.96
0044	Cotton Farms	7.41
0401	Cotton Gin Operation	10.39
0400	Cotton Merchants	9.67
4683	Cottonseed Oil Mfg. & Refining	3.44
2063	Creameries& Dairy Products Mfg.	5.86
0036	Dairy Farms	8.30
2142	Distilling, NOC	6.13
2014	Feed Mfg.Prepare & Compounding Feeds for Livestock & Poultry	8.75
0038	Feed Yards	16.35
0171	Field Crops	12.21

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<u>Code</u>	<u>Description</u>	<u>Rates</u>
2108	Fruit-Citrus Fruit packing & handling; Including Storage	8.12
2109	Fruit-Dried Fruit packing & handling	7.19
2107	Fruit- Fresh Fruit packing & handling; Including Storage	7.22
2116	Fruit Juice or Concentrate Mfg.	7.26
2102	Fruit or Vegetable Evaporation or Dehydrating	5.00
8304	Grain Elevators or Grain Storage Warehouses	10.39
2014	Grain or Rice Milling	8.75
8215	Hay, Grain or Feed Dealers	10.26
2002	Macaroni Mfg.	7.77
2095	Meat Products Mfg.-NOC Including Canning	6.19
2106	Olive Handling- Sorting,curing,packing,canning including Olive Oil Mfg.	7.99
0016	Orchards- Citrus & Deciduous Fruits	9.89
0045	Orchards-Nut Crops	7.71
2106	Pickle Mfg.	7.99
0041	Potato Crops	4.52
0034	Poultry Raising, Egg Production &Hatcheries	9.57
9079	Restaurants or Taverns-All Employees	4.79
8742	Salespersons-Outside	0.83
4000	Salt Production-by Solar Evaporation exclusively	5.96
8102	Seed Merchants-including operation of seed sorting machinery	4.20
0034	Sheep Raising & Hog Farms	9.57

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<u>Code</u>	<u>Description</u>	<u>Rates</u>
0038	Stock Yards	16.35
2081	Stockyards-with/without butchering	14.38
8006	Stores-Delicatessen-retail	4.94
8117	Stores-Feed,tack & farm supplies-retail	7.86
8006	Stores-Fruit or Vegetables-retail	4.94
8061	Stores-Groceries or provisions-convenience-retail	9.20
8006	Stores-Groceries or provisions-retail	4.94
8031	Stores-Meat, fish or poultry-retail	7.27
8021	Stores-Meat, fish or poultry-retail	11.96
8017	Stores-Retail, NOC	4.14
8060	Stores-Wine, Beer or Spirits-Retail	6.91
8041	Stores-Wine or spirits-wholesale, including blending, rectifying, distilling or bottling	9.56
0079	Strawberry Crops	6.26
2030	Sugar Mfg. or Refining- beet or cane	7.60
0172	Truck Farms	7.58
2117	Vegetable or Fruit Processors-Frozen	10.60
8209	Vegetables-Fresh vegetable and tomato packing and handling-including storage	9.25
9079	Vending Concessionaires-Dispensing food,drinks,candy,etc.at ball parks,race tracks,theaters & exhibitions	4.79
0040	Vineyards	5.64
4831	Vitamin or Food Supplement Mfg.-compounding,blending or packaging only	4.58
2142	Vinegar Mfg.	6.13

<u>Code</u>	<u>Description</u>	<u>Rates</u>
8291	Warehouses-Cold Storage	7.31
0400	Warehouses-Cotton, including cotton compressing "cotton gin operation"	9.67
8215	Warehouses-Grain or bean-including cleaning & handling	10.26
2142	Wineries-All operations	6.13

Approved Classification Codes: Arizona

Effective: October 1997

<u>Code</u>	<u>Description</u>	<u>Rates</u>
7421	Aircraft Operations, Transport of Personnel	2.60
2003	Bakeries & Cracker Mfg.	6.31
2121	Breweries/Malt Houses-Incl Bottling/Canning	2.94
2111	Canneries, NOC-Incl Fruit Preserving	7.85
8810	Clerical Office Employees, NOC	.41
6504	Confections&Food Sundries,Mfg.orProc NOC	4.03
0401	Cotton Gin Operation	14.14
0400	Cotton Merchants	11.73
4683	Cottonseed Oil Mfg. & Refining	4.34
0036	Dairy Farms	7.53
2014	Feed Mfg.Prep&Compounding Feeds for Livestock & Poultry	8.81
8304	Grain Elevators or Grain Storage Warehouses	18.10
2014	Grain or Rice Milling	8.81
8215	Hay,Grain or Feed Dealers	10.00
2002	Macaroni Mfg.	8.29
2095	Meat Products Mfg.-NOC Including Canning	14.04
0016	Orchards-Citrus & Deciduous Fruits	5.36
0034	Poultry Raising, Egg Production & Hatcheries	5.39
9082	Restaurants or Taverns-All Employees	2.81
8742	Salespersons-Outside	.53
4000	Salt Products-by Solar Evaporation exclusively	6.59
8102	Seed Merchants-including operation of seed sorting machine	4.98

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<u>Code</u>	<u>Description</u>	<u>Rates</u>
0034	Sheep Raising & Hog Farms	5.39
2081	Stockyards-with/without butchering	4.57
8006	Stores-Delicatessen-retail	4.14
8006	Stores-Fruit or Vegetables-retail	4.14
8006	Stores-Groceries or provisions-retail	4.14
8031	Stores-Meat, Fish or poultry-retail	3.18
8021	Stores-Meat, fish or poultry-retail	5.43
8017	Stores-Retail, NOC	1.99
2021	Sugar Mfg. or Refining-beet or cane	2.40
8209	Vegetables-Fresh vegetable and tomato packing and handling-including storage	3.67
9082	Vending Concessionaires-Dispensing food, drinks, candy, etc. at ball parks, race tracks, theaters & exhibitions	2.81
8291	Warehouses-Cold Storage	6.48
8215	Warehouse-Grain or bean-including cleaning & handling	10.00

This Addendum shall not go into force until duly executed on behalf of Agent and Company.

IN WITNESS WHEREOF, the parties have set their hands:

at Rock Hill, NY

this 12th day of January, 1998

FRONTIER INSURANCE COMPANY

By: Kevin F. Jeffery
Kevin F. Jeffery
Senior Vice President

at Roseville, California

this 8th day of December, 1998

DWIGHT HALVORSON INSURANCE SERVICES

By: Dwight J. Halvorson

Name: DWIGHT J. HALVORSON

Title: President

Addendum No. 3

It is hereby agreed that effective 01/01/98 item (B) of Addendum No. 1 "Schedule of Business" to the Limited Agency Agreement executed between Frontier Insurance Company and Dwight Halvorson Insurance Services is replaced by the following:

(B) Territory:

Arizona, California, Colorado, Texas

All other terms and conditions remain as originally agreed to by Frontier Insurance Company and Dwight Halvorson Insurance Services.

IN WITNESS WHEREOF, the parties have set their hands:

at Rock Hill, NY this 24th day of Dec, 1998

FRONTIER INSURANCE COMPANY

By: Kevin F. Jeffery
Kevin F. Jeffery
Senior Vice President

at Roseville, CA this 31 day of Dec., 1998

DWIGHT HALVORSON INSURANCE SERVICES

By: Dwight J. Halvorson

Name: Dwight J. Halvorson

Title: President

ADDENDUM NO. 3 TO
LIMITED AGENCY AGREEMENT BETWEEN
FRONTIER INSURANCE COMPANY ("COMPANY")
AND
DWIGHT HALVORSON INSURANCE SERVICES, INC. ("AGENT")

In consideration of the Limited Agency Agreement, Company shall loan Agent \$200,000 pursuant to a Promissory Note in the form annexed hereto as Exhibit A (the "Loan").

Company shall forgive repayment of the Loan subject to the following conditions:

1. The Limited Agency Agreement remains in full force and effect at all times while any part of the Loan remains unrepaid;
2. Upon the first anniversary of the Loan, the Company shall forgive repayment of one-third of the original principal, plus a proportional share of interest, so long as Agent's premium volume under the Limited Agency Agreement is equal to or greater than \$5.0 million during that year;
3. Upon the second anniversary of the Loan, the Company shall forgive repayment of a second one-third of the original principal, plus a proportional share of interest, so long as Agent's premium volume under the Limited Agency Agreement is equal to or greater than \$8.0 million during that year; and

4. Upon the third anniversary of the Loan, the Company shall forgive repayment of all remaining principal and interest, so long as Agent's premium volume under the Limited Agency Agreement is equal to or greater than \$12.0 million during that year.

5. All other terms and conditions of the Limited Agency Agreement remain unchanged and are hereby ratified and reaffirmed.

DATED: May 29, 1998

FRONTIER INSURANCE COMPANY

By: 

DWIGHT HALVORSON INSURANCE
SERVICES, INC.

By: 

(doc.limtagr5)

PROMISSORY NOTE

\$200,000.00

Roseville, California
May 29, 1998

DWIGHT HALVORSON INSURANCE SERVICES, INC, a California corporation, and DWIGHT J. HALVORSON, an individual, for value received, hereby promise, jointly and severally, to pay on demand to the order of Frontier Insurance Company, a New York corporation ("Frontier") at its offices at 195 Lake Louise Marie Road, Rock Hill, New York 12775-8000, or such other address as Frontier may designate, the principal amount of Two Hundred Thousand Dollars (\$200,000.00), together with interest thereon at an annual rate of 7.0%.

We hereby waive presentment for payment, protest, notice of protest and notice of nonpayment of this Promissory Note. It is further agreed that any delay on the part of the payee in exercising any of its rights hereunder shall not operate as a waiver of said rights.

In the event this Promissory Note is collected by an attorney, either with or without suit, we hereby agree to pay a reasonable attorney's fee and all expenses of collection.


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EXHIBIT A

This Note has been issued pursuant to Addendum No.3 dated May 29, 1998 to a Limited Agency Agreement between Frontier and DWIGHT HALVORSON INSURANCE SERVICES, INC.

DWIGHT HALVORSON INSURANCE SERVICES, INC.

By: 
Dwight J. Halvorson, President


DWIGHT J. HALVORSON
INDIVIDUALLY AND PERSONALLY

I N T E R

O F F I C E

MEMO

To: Mark Mishler
From: Kevin Jeffery
Subject: Food Services Insurance Managers
Promissory Note and Addendum No. 3 to Limited Agency Agreement
Date: June 4, 1998

Mark,

Per our previous discussions with Peter Foley and myself, attached find the original Promissory Note and a copy of Addendum No. 3 to the Limited Agency Agreement for the Food Services Insurance Managers program in California.

Let me know if there is anything else you need to cut a check.

KJF:jr

cc: Harry Rhulen - without attachments
Peter Foley - with attachments

Addendum No. 4

It is hereby agreed that effective 01/01/99, item 4.1 of Article 4 - Compensation of the Limited Agency Agreement executed between Frontier Insurance Company and Dwight Halvorson Insurance Services is replaced by the following:

- 4.1 Except as otherwise specified on the Schedule of Business, Company shall allow Agent a gross commission of 15.65% of all gross written premium collected for Policies underwritten or delivered by Agent hereunder. This commission arrangement shall be reviewed from time to time and shall be subject to adjustment at the discretion of the Company on a prospective basis and upon at least sixty (60) days prior written notice to the Agent.

All other terms and conditions remain as originally agreed to by Frontier Insurance Company and Dwight Halvorson Insurance Services.

IN WITNESS WHEREOF, the parties have set their hands:

at Rock Hill, NY this 24th day of Dec, 1998

FRONTIER INSURANCE COMPANY

By: [Signature]
Kevin F. Jeffery
Senior Vice President

at Roseville, CA this 31 day of Dec., 1998

DWIGHT HALVORSON INSURANCE SERVICES

By: [Signature]

Name: Dwight J. Halvorson

Title: President

Addendum No. 5

It is hereby agreed that effective 01/01/99 Addendum #2 to the Limited Agency Agreement executed between Frontier Insurance Company and Dwight Halvorson Insurance Services is amended as follows:

Item 1. of I. Underwriting Guidelines is replaced by the following:

1. The prospective insured's net premium is \$2,000 or greater;

Item 2. of I. Underwriting Guidelines is replaced by the following:

2. Experience modification factors shall be obtained prior to quoting any new or renewal risk. Experience modification factors shall be obtained from the NCCI or state governed insurance rating bureau as applicable. Experience modification factors must be 1.50 or lower based on three (3) years or more of loss experience. Recent trending (current plus prior year) for both frequency and severity must be positive (downward trend) for any risk having in excess of a 1.25 experience modification factor.

Item 3. of I. Underwriting Guidelines is replaced by the following:

3. Agent has secured three (3) years plus current year of currently valued (within 120 days) hard copy loss runs, including large losses in excess of \$25,000. Such loss runs shall be obtained prior to quoting any new or renewal risk. Risks having less than three (3) years of experience shall be eligible for inclusion in the program provided they have had prior experience in either an ownership or management capacity, in the same type of operation, for a period of five (5) years or more.

Item 4. of I. Underwriting Guidelines is hereby deleted.

Item 9. of I. Underwriting Guidelines is replaced by the following:

9. California

A maximum thirty percent (30%) schedule credit may be applied to risks with standard premium ranging from \$2,000 to \$49,999.

A maximum fifty percent (50%) schedule credit may be applied to risks with standard premium ranging from \$50,000 to \$999,999,

A maximum forty-five percent (45%) schedule credit may be applied to risks with standard premium of \$1,000,000 or more.

Arizona

A maximum twenty-five percent (25%) schedule credit may be applied to any risk bound in the State of AZ.

Colorado

A maximum twenty-five percent (25%) schedule credit may be applied to any risk bound in the State of CO.

Texas

A maximum twenty-five percent (25%) schedule credit may be applied to risks in the State of TX.

A yearly average of plus or minus forty percent (40%) of Company's filed rates must be maintained on the overall book of business.

All other terms and conditions remain as originally agreed to by Frontier Insurance Company and Dwight Halvorson Insurance Services.

IN WITNESS WHEREOF, the parties have set their hands:

at Rock Hill, NY this 24th day of Dec, 1998

FRONTIER INSURANCE COMPANY

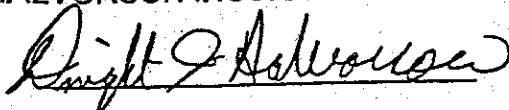
By:


Kevin F. Jeffery
Senior Vice President

at Roseville, CA this 31 day of Dec., 1998

DWIGHT HALVORSON INSURANCE SERVICES

By:



Name: Dwight J. Halvorson

Title:

President

Addendum No. 6

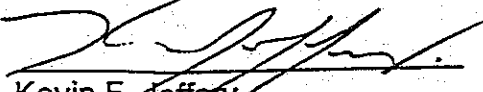
It is hereby agreed that item (B) of Addendum No. 1 "Schedule of Business" to the Limited Agency Agreement executed between Frontier Insurance Company and Dwight Halvorson Insurance Services is extended to the States of Maryland and New Jersey with respect to coverage bound for Amy's Kitchen. This extension of coverage is applicable to the aforementioned risk only. All other terms and conditions remain as originally agreed to by Frontier Insurance Company and Dwight Halvorson Insurance Services.

IN WITNESS WHEREOF, the parties have set their hands:

at Rock Hill, NY this 24th day of Dec, 1998

FRONTIER INSURANCE COMPANY

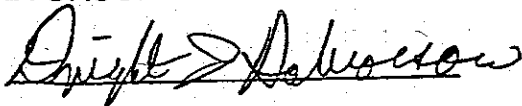
By:


Kevin F. Jeffery
Senior Vice President

at Roseville, CA this 31 day of Dec., 1998

DWIGHT HALVORSON INSURANCE SERVICES

By:



Name: Dwight J. Halvorson

Title:

PRESIDENT

Subscription and Shareholders Agreement

This Agreement is made as of January 16, 1998

Between

- (1) Platinum Indemnity Limited a company organized and existing under the laws of the Islands of Bermuda (hereinafter "Platinum") and
- (2) Food Service Insurance Managers Inc., a corporation organized and existing under the laws of California (hereinafter the "Shareholder").

Witnesseth

Whereas, Shareholder wishes to purchase the "Preferred Share" for the "Purchase Price", and

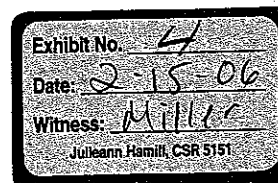
Whereas, Platinum wishes to repurchase the "Preferred Share" on the "Repurchase Date" at the "Repurchase Price", and

Whereas, Platinum wishes to enter into certain reinsurance contracts with the Ceding Companies pursuant to which Platinum will reinsure certain of the liabilities of the Ceding Companies under one or more contracts of insurance produced by the Shareholder.

Now, therefore, in consideration of the premises and mutual covenants and agreements contained herein, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

1) Definitions. The following terms are defined as follows:

- a) "Business Day" shall mean any day other than a Saturday or Sunday or a day on which banks located in Bermuda are authorized or required by law or executive order to close.
- b) "Ceding Companies" shall mean the reinsured or reinsureds which are parties to the Treaties.
- c) "Dividend Date" shall mean the dates shown on Schedule 2 on which a dividend to the extent permitted by law shall be declared to the owner of record of the Preferred Share.
- d) "Net Premium" shall mean the aggregate net premium received by Platinum under the Treaties after all deductions made by, or credited or paid to, the Ceding Companies including, but not limited to, ceding commissions, boards, bureaus, taxes, fees, licenses, residual risk facility charges, guarantee fund assessments and other charges as provided in the Treaties.
- e) "Preferred Share" shall mean the preferred share to be issued by Platinum pursuant to the provisions of this Agreement as more particularly described in Schedule 1 hereto.
- f) "Purchase Price" shall mean One-hundred and twenty-five thousand United States Dollars(US\$125,000.00).
- g) "Purchase Price Administrative Fee" shall mean (i) during the term of the Treaties (or any renewal thereof), 1% of the average "Purchase Price Investment Funds" held by Platinum during each 12 month period beginning on the date the Purchase Price for the Preferred Share is paid and on each anniversary thereof, and (ii) after the termination or expiration of the Treaties, 1% of the average Purchase Price Investment Funds held by Platinum during each 12 month period.



- h) "Purchase Price Investment Funds" shall mean the total of the Purchase Price proceeds, plus any additional contribution to the capital of Platinum, and all accumulated investment income earned thereon (which is not the subject of prior dividend payment).
- i) "Repurchase Date" shall mean five (5) business days after the Ceding Companies acknowledge in writing to Platinum that Platinum has no further liability under the Treaties. Platinum shall be deemed to have no further liability when all losses on policies ceded to Platinum pursuant to the Treaties have been fully run-off or the aggregate limit of the liability of Platinum under the Treaties has been exhausted or, all liability under the Treaties has been commuted.
- j) "Repurchase Price" shall mean an amount equal to the Purchase Price, plus any additional contribution to the capital of Platinum by the Shareholder, plus any Undistributed Profits Attributable to the Preferred Share.
- k) "Treaties" shall mean the reinsurance agreement or agreements identified in Schedule 2 between Platinum, as assuming reinsurer, and the Ceding Companies, the subject of which are policies of insurance issued pursuant to business produced by the Shareholder.
- l) "Treaties Administrative Fee" shall mean, (i) during the term of the Treaties (or any renewal thereof) 1% of the average "Treaties Investment Funds" during each 12 month period beginning on the date the Purchase Price for the Preferred Share is paid and on each anniversary thereof, and (ii) after the termination or expiration of the Treaties, 1% of the average treaties Investment Fund during each 12 month period.
- m) "Treaties Investment Funds" shall mean (i) the Net Premium, plus (ii) all amounts actually recovered and received by Platinum under the Treaties by way of salvage or subrogation (net of expenses allocable to Platinum), less (iii) all losses and expenses paid and all premium returned by Platinum to the Ceding Companies pursuant to the Treaties, less (iv) Underwriting Profit previously paid out in dividends.
- n) "Underwriting Profit or Loss" shall mean ("except as otherwise provided in this Agreement")
 - i) the "Net Premium", plus
 - ii) the amounts actually recovered and received by Platinum under the Treaties contracts by way of salvage or subrogation (net of expenses allocable to Platinum); less
 - iii) all losses and loss expenses paid, or incurred by Platinum under the Treaties (including reserves set aside for incurred but not reported losses and expenses, as determined by Platinum, but in no event in an amount less than the amount estimated by the Ceding Companies); less
 - iv) the Treaties Administrative Fee; and less
 - v) the cost of aggregate stop loss reinsurance; less
 - vi) the actual cost incurred by Platinum in establishing and maintaining letter(s) of credit in favor of the Ceding Companies pursuant to the Treaties; plus
 - vii) investment income earned on the capital provided by the Shareholder as required from time to time, and directly related to the underwriting of the Treaties.
- o) The "Undistributed Profit Attributable to the Preferred Share" on any date is the aggregate sum of the following:
 - i) The amount of investment income, if any, earned by Platinum on the Purchase Price Investments Funds, since the last Dividend Date (if any);
 - ii) The amount of investment income, if any, earned by Platinum on the Treaties Investment Funds since the last Dividend Date (if any); less (ii) the Treaties Administrative Fee allocable to the period since the last Dividend Date (if any); plus or minus
 - iii) The Underwriting Profit or Loss since the last Dividend Date (if any); plus or minus

- iv) any Underwriting Profit or Loss prior to the last Dividend Date (if any) not previously distributed by way of dividend.
- 2) **The Purchase Price.** The Shareholder agrees to purchase and Platinum agrees to issue the Preferred Share at the Purchase Price. Platinum shall issue and deliver the Preferred Share to the Shareholder within five (5) business days after the Shareholder pays Platinum the Purchase Price. The Purchase Price shall be paid within thirty (30) days of the execution of this Agreement. The Purchase Price may be provided in the form of a letter of credit.
 - 3) **Dividends.** To the extent permitted by law, Platinum agrees to cause a dividend to be declared to the owner of record of the Preferred Share on each Dividend Date in an amount equal to the positive Undistributed Profit Attributable to the Preferred Share (if any).
 - 4) **Negative Balance/ Indemnification**
 - a) In the event the Undistributed profit Attributable to the Preferred Share, minus the cumulative amounts of dividends paid to the Shareholder is, at any time, negative (the "Negative Balance", the Shareholder agrees, within 30 days after receipt of written demand by Platinum, to pay Platinum the Negative Balance minus all previous payments made to Platinum since the last Dividend date (if any) under this paragraph; provided, however, that, for purposes of this provision only, Underwriting Profit or Loss shall not take into account unpaid losses and expenses other than such losses and expenses which Platinum believes are likely to be paid within the following ninety (90) days.
 - b) The Shareholder will indemnify and hold Platinum harmless from all dangers, costs, losses, fees, liabilities, judgements, penalties and expenses (including without limitation, reasonable attorneys' fees and expenses of legal counsel) that Platinum may suffer, sustain, incur or become subject to, whether directly or indirectly, arising out of, based upon, resulting from or in connection with the failure of the Shareholder to comply with Paragraph 4.(a) hereof.
 - 5) **Maintenance of Records.** Platinum shall maintain such records as are necessary to verify the amount of investment income earned on the Purchase Price Investment Funds and on the Treaties Investment Funds and shall produce copies of such records to the Shareholder within a reasonable time after the Shareholder's written request therefor.
 - 6) **Repurchase Procedure.** On the Repurchase Date, Platinum shall repurchase the Preferred Share for the Repurchase Price, from the Shareholder. The Shareholder shall deliver the certificate representing the Preferred Share together with proper instrument of assignment and transfer thereof duly executed in blank.
 - 7) **Representations and Warranties.** The Shareholder represents and warrants that:
 - a) It is purchasing the Preferred Share for the Shareholder's own account for investment purposes and not with a view to resale or distribution.
 - b) The Shareholder has adequate means for providing for the Shareholder's current needs and possible personal contingencies and has no need for liquidity of the Shareholder's investment and has no reason to anticipate any change in personal circumstances, financial or otherwise, which may cause or require the sale or distribution of the Preferred Share.
 - c) The Shareholder understands that the Preferred Share has not been and will not be registered under the United States Securities Act of 1933, as amended, and that the Preferred Share may not be sold, transferred, pledged, hypothecated, assigned or otherwise disposed of.

- 8) **Preferred Share Not Transferable.** The Shareholder covenants and agrees not to, or attempt to, sell, transfer, pledge, hypothecate, assign or otherwise dispose of the Preferred Share.
- 9) It is acknowledged and agreed that the certificate representing the Preferred Share shall bear the following legend:

"The share evidenced by this certificate has not been registered under the Securities Act of 1933, as amended. This share has been acquired for investment purposes only and may not be sold, transferred, pledged, hypothecated, assigned or otherwise disposed of."

- 10) **Waiver or Modification.** Neither this Agreement nor any of the terms hereof may be changed, waived or discharged orally, but only by an instrument in writing signed by the party against which enforcement of such change, waiver or discharge is sought.
- 11) **Entire Agreement.** This Agreement constitutes the sole and entire agreement of the parties hereto relating to the subject matter hereof and supersedes all prior agreements and understanding related to the subject matter hereof.
- 12) **Agreement Governs.** The parties agree that in the event the terms of this Agreement conflict with the bye-laws of Platinum, the parties shall cause the bye-laws to be amended to conform with this Agreement; provided, however, in the event such bye-laws are not amended, this Agreement shall govern.
- 13) **Notices.** All notices, request, demands or other communications required or permitted to be given hereunder shall be in writing and shall be delivered by facsimile, by hand, or by first class mail, addressed to the address for service of the parties as follows:

If to Platinum:
Platinum Indemnity Limited,
Windsor Place, 3rd Floor, 18 Queen Street, Hamilton, Bermuda,
Fax No. 441-292-1196,
Attn: Andrew McComb

If to the Shareholder:
Food Service Insurance Managers Inc.,
3300 Douglas Boulevard, Suite 295
Roseville, CA 95661-3807
Attn: J. Daniel Henke, Secretary

Unless shown to have been received earlier, any such notice so delivered shall be deemed to have been given:

- a) if delivered by hand when delivered if delivered during normal business hours of the recipient or if delivered outside such hours at the opening of business on the next business day of the recipient;
- b) if delivered by facsimile three hours after the time of transmission if transmitted during normal business hours of the recipient or if delivered outside such hours at the opening of business on the next business day of the recipient;
- c) if mailed by first class mail or by registered mail three days after the date of mailing unless the notice was mailed during postal strike or other postal disruption in which case the notice shall be deemed to have been received within three days after the resumption of normal mail service.

Any party by notice in writing given to the other party in the manner specified above may change the name and address to which notices, request, demands or other communication to which shall be given pursuant to this Agreement.

14) **Governing Law and Jurisdiction.** This Agreement shall be constructed and enforced in accordance with, and governed by, the laws of Bermuda. Subject to Paragraph 14. The courts of Bermuda shall be vested with the non-exclusive jurisdiction to resolve any dispute arising out of or related to this Agreement and the Shareholder will submit to the jurisdiction of any court of competent jurisdiction in Bermuda and will comply with all requirements necessary to give such court jurisdiction.

15) **Arbitration.** If any dispute shall arise between the parties to this Agreement with reference to the interpretation of this Agreement or their rights with respect to any transaction involved, whether such disputes arises before or after termination of this Agreement, such dispute, upon the written request of either party, shall be submitted to three arbitrators, one to be chosen by each party and the third by the two so chosen. If either party refuses or neglects to appoint an arbitrator within thirty days after the receipt of written notice from the other party requesting it to do so, the requesting party may appoint a second arbitrator. If the two arbitrators fail to agree on the selection of a third arbitrator within thirty days of their appointment, either of the parties may apply upon notice to the other to the President of Bermuda Bar Association to name a third arbitrator. All arbitrators shall be active or retired executive officers of insurance or reinsurance companies not under the control of either party to this Agreement and having no personal or financial interest in the outcome of the arbitration. Each party shall submit its case to the arbitrator within thirty days of the appointment of the third arbitrator. The decision in writing of any two arbitrators, when filed with the parties hereto, shall be final and binding on both parties. Unless otherwise specified in the decision of the arbitrators, the expense of the arbitrators and of the arbitration shall be equally divided between the two parties. The said arbitration shall take place in Bermuda unless some other place is mutually agreed upon by the parties to this Agreement. Except as to matters otherwise provided herein, the provisions of the Bermuda International Conciliation and Arbitration Act, 1993 (or any successor statute) shall apply; and the procedural rules set forth in Section III and IV of UNCITRAL shall be followed.

16) **Currency.** All amounts referred to herein are expressed in United States Dollars and all payments shall be made in such dollars.

In witness whereof, the parties hereto have duly executed this Agreement as of the date first above written.

Platinum Indemnity Limited

In Hamilton, Bermuda this 16 day of January, 1998:

By: 

Name: Andrew McComb

Title: Chief Financial Officer


Witness

Food Service Insurance Managers Inc.,

In Hamilton, Bermuda this 16 day of January, 1998:

By: 

Name: J. Daniel Henke

Title: Secretary


Witness

Schedule 1

Description of the Preferred Share

Share classification

Class G non-voting Redeemable Preferred Share

Number of shares authorised in class

One (1) - (This is a separate class and no other shares will be issued in this class. There are/will be other classes of shares in Platinum, including without limitations, other preferred shares forming separate classes.)

Par value

US\$100 (One hundred dollars).

Issue price per share

US\$125,000.00

Rights in general meetings/ members or shareholders' resolutions

No right to participate in or to sign any written resolution of the members or shareholders of Platinum and no right (a) to receive notice of, (b) to attend at or, (c) vote at any general meeting of the members or shareholders of Platinum EXCEPT where Bermuda law provides for such rights for all members or shareholders for certain actions e.g.. discontinuance (relocation) of Platinum.

Dividend and distribution rights

Only as provided for in the Shareholder Agreement attached. Such rights are accumulated when payment of a dividend at any particular Dividend Date is not permitted under Bermuda law and paid at the next Dividend Date if permitted without any interest.

Redemption terms

The Class G Non-voting Redeemable Preferred Shares carry no right of redemption by the Members. Platinum has the right to repurchase the Class G Non-voting Redeemable Preferred Shares as provided for in the Shareholder Agreement attached.

Other Preferred share series classes

The holder of the Class G Non-voting Redeemable Preferred Shares acknowledges and agrees that Platinum may issue from time to time other shares carrying rights and restrictions similar to the Class G Non-voting Redeemable Preferred Shares but where the dividend and distribution rights are contingent on the underwriting results of other Treaties which are distinct from the Treaties detailed in Schedule 2 to this agreement, and such shareholders have signed a shareholder agreement with similar terms to that to which this is attached (mutatis mutandis).

Schedule 2

Treaties

The following reinsurance agreements:

Ceding Company	Company Reference	Period
Frontier Insurance Company	PLA/FIC/007	1/1/1998 – 12/31/1998

Dividend date

Platinum will compute an initial dividend 24 months from the effective date of this agreement, and annually thereafter, in accordance with the provisions of clause 3 of this agreement. Such dividend, if declared, to be paid 30 days thereafter.

Additional capital contribution

In addition to the Purchase Price of \$125,000.00, additional capital contributions equal to 4% of gross written premiums under the program will be remitted on a monthly basis for policies written in the previous 30 days. These additional contributions will be included in the Purchase Price Investment Funds as specified in the text of the agreement.

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

April 7, 2000

Food Service Insurance Managers Inc.
3300 Douglas Boulevard, Suite 295
Roseville
California 95661-3807
U.S.A.

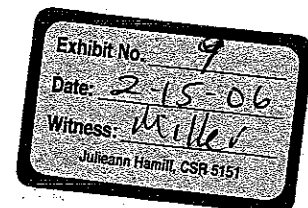
Attention: Tony Miller
Fax No.: 916-773-0402

Dear Sirs,

In connection with the audit of the financial statements of Platinum Indemnity Limited ("Platinum") as of December 31, 1999 and for the year then ended, can you please confirm the following information directly to our independent auditors Deloitte & Touche, fax number 441-292-0961, attention Mark W. Smith:

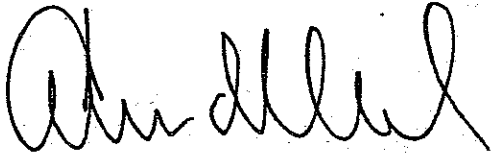
1. Food Service Insurance Managers Inc. ("FSIM"), through Platinum's reinsurance of Frontier Insurance Company, assumes the first \$250,000 per claim for risks classified as food manufacturing and related industries and produced by Dwight Halvorson Insurance Services, subject to the following annual aggregate limits:
 - (i) 1998 program year - 75% of original gross subject premium.
 - (ii) 1999 program year - 73.5% of original gross subject premium.
2. Under clause 4. of the Preferred Shareholder Agreement between Platinum and Food Service Insurance Managers Inc. ("FSIM") dated January 16, 1998, in the event paid claims for losses on the program years 1998 and 1999 meet or exceed the aggregate retentions stated above, the following additional cash funding, less any future investment earnings on the program, will be payable by FSIM to Platinum:
 - (i). 1998 program year - \$645,454.
 - (ii). 1999 program year - \$355,517.

A copy of the December 31, 1999 FSIM program financial statements are attached to assist with your response to this confirmation request.



Should you require any additional information do not hesitate to contact me direct on 441-295-2749.
Your response would be appreciated by April 19, 2000.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Andrew McComb', with a stylized, cursive script.

Andrew McComb
Powerscourt Management Limited
As Managers for
Platinum Indemnity Limited

PLATINUM



FOOD SERVICE INSURANCE MANAGERS INC.

PROGRAM FINANCIAL REPORT

DECEMBER 31, 1999

January 31st, 2000

Prepared by: G. Dowling

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

POWERSCOURT

P.O. Box HM 2267
Windsor Place, 18 Queen Street
Hamilton HM JX, Bermuda
Telephone: (441) 295-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM CASH FLOW

For the three months Ended December 31, 1999

Opening Cash & Investments	01-Oct-99	Notes	\$269,401
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			26,513
Investment Earnings		1	3,689
LOC Fees			
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	31-Dec-99		\$299,603

Comprised of :			
	<u>No. of shares</u>	<u>Market Value</u>	
The Captive Fixed Income Fund	2,700.36	11.16	30,136
Bank of Butterfield Money Market fund	9,094.05	18.41	167,429
UBS Fixed Deposit			102,038
Total Cash & Investments	31-Dec-99		\$299,603

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 1999

All Policy Years

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$15,753,548	\$13,196,014
Gross Premiums Ceded		100.00	\$15,753,548	13,196,014
Specific and Aggregate Reinsurance		8.00	\$1,116,253	\$962,568
Net Premiums Ceded			14,637,295	12,233,446
Expenses :				
Fronting Fee	3	5.00	\$787,677	\$659,801
Administration		2.00	\$171,040	\$170,808
Boards, Bureaus & Assessments		3.30	\$577,479	\$472,714
Claims Admin		6.00	\$549,129	\$535,701
Federal Excise Tax	4	0.92	\$146,373	\$122,334
Commission		12.00	\$2,153,281	\$1,753,452
		29.22	4,384,981	3,714,809
Net Premiums Ceded after expenses			10,252,314	8,518,636
Losses Paid			(4,901,636)	(4,901,636)
Net Cession from Frontier			5,350,678	3,617,000
Investment Earnings	5 (a)		161,321	161,321
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(50,000)	(50,000)
Management (1% p.a.)	5 (b)		(25,000)	(25,000)
NET LOSS FUND			\$5,436,999	\$3,703,321

Loss Reserves - Case		\$5,164,192	\$3,292,966
IBNR	75.00%		
Total Reserves	6	\$3,988,106	\$2,116,880
		\$9,152,298	\$5,409,846

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$5,436,999
Amount Receivable from Frontier Insurance	(5,350,678)
Interest due from Frontier	(140,000)
Fees payable to Platinum	14,250
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	219,032
Total Cash & Investments	\$299,603

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 1999

Policy Year 1999

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$7,201,524	\$4,655,638
Gross Premiums Ceded		100.00	7,201,524	4,655,638
Specific and Aggregate Reinsurance		6.00	432,091	279,338
Net Premiums Ceded			6,769,433	4,376,300
Expenses :				
Fronting Fee	3	5.00	360,076	232,782
Administration		0.00	0	0
Boards, Bureaus & Assessments		4.10	295,262	190,881
Claims Admin		0.50	36,008	23,278
Federal Excise Tax	4	0.94	67,694	43,763
Commission		15.65	1,127,039	728,607
		26.19	1,886,079	1,219,312
Net Premiums Ceded after expenses			4,883,353	3,156,988
Losses Paid			(1,305,014)	(1,305,014)
Net Cession from Frontier			3,578,339	1,851,974
Investment Earnings	5 (a)		0	0
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(15,000)	(15,000)
NET LOSS FUND			\$3,538,339	\$1,811,974
Loss Reserves - Case			\$1,759,646	\$1,759,646
IBNR	6		2,228,460	357,234
Total Reserves			\$3,988,106	\$2,116,880
Ultimate loss projection (aggregate attachment point)	73.5%		5,293,120	3,421,894

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 1999

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,552,024	\$8,540,376
Gross Premiums Ceded		100.00	8,552,024	8,540,376
Specific and Aggregate Reinsurance		8.00	684,162	683,230
Net Premiums Ceded			7,867,862	7,857,146
Expenses :				
Fronting Fee	3	5.00	427,601	427,019
Administration		2.00	171,040	170,808
Boards, Bureaus & Assessments		3.30	282,217	281,832
Claims Admin		6.00	513,121	512,423
Federal Excise Tax	4	0.92	78,679	78,571
Commission		12.00	1,026,243	1,024,845
		29.22	2,498,901	2,495,498
Net Premiums Ceded after expenses			5,368,961	5,361,648
Losses Paid			(3,596,622)	(3,596,622)
Net Cession from Frontier			1,772,339	1,765,026
Investment Earnings	5 (a)		161,321	161,321
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(10,000)	(10,000)
NET LOSS FUND			\$1,898,660	\$1,891,347
Loss Reserves - Case			\$2,935,732	\$2,935,732
IBNR	6		0	0
Total Reserves			\$2,935,732	\$2,935,732
Ultimate loss projection (aggregate attachment point)	75.0%		6,414,018	6,405,282

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES

December 31, 1999

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$140,000.
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.
- 6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

7

<u>Collateral position :</u>		Year 1	Year 2	Total	
Gross Premiums Ceded at 100 % Quota share		\$8,552,024	\$7,201,524	\$15,753,548	
	Yr 1	Yr 2			
Aggregate attachment	75.00%	73.50%	6,414,018	5,293,120	11,707,138
Less :	Losses Paid		(3,596,622)	(1,305,014)	(4,901,636)
Aggregate exposure remaining			2,817,396	3,988,106	6,805,502
Less:					
	Fees payable to Platinum			14,250	14,250
	Cash & Investments	\$299,603		0	299,603
	Cession settlements due from Frontier	1,772,339	3,578,339		5,350,678
	Interest due from Frontier	100,000	40,000		140,000

 *** TX REPORT ***

TRANSMISSION OK

TX/RX NO	1648
CONNECTION TEL	728585#919167730402
SUBADDRESS	
CONNECTION ID	
ST. TIME	04/25 14:38
USAGE T	01'07
PGS. SENT	4
RESULT	OK

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
 Tel: (441) 295-8495 Fax: (441) 292-1196

April 7, 2000

Food Service Insurance Managers Inc.
 3300 Douglas Boulevard, Suite 295
 Roseville
 California 95661-3807
 U.S.A.

Attention: Tony Miller
 Fax No.: 916-773-0402

Dear Sirs,

In connection with the audit of the financial statements of Platinum Indemnity Limited ("Platinum") as of December 31, 1999 and for the year then ended, can you please confirm the following information directly to our independent auditors Deloitte & Touche, fax number 441-292-0961, attention Mark W. Smith:

1. Food Service Insurance Managers Inc. ("FSIM"), through Platinum's reinsurance of Frontier Insurance Company, assumes the first \$250,000 per claim for risks classified as food manufacturing and related industries and produced by Dwight Halvorson Insurance Services, subject to the following annual aggregate limits:
 - (i) 1998 program year - 75% of original gross subject premium.
 - (ii) 1999 program year - 73.5% of original gross subject premium.

2.

Under clause 4. of the Preferred Shareholder Agreement between Platinum and T...

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FAX RECEIVED

12.5.2000

BY: H.B.

April 7, 2000

ATTN: MARK SMITH

Food Service Insurance Managers Inc
3300 Douglas Boulevard, Suite 295
Roseville
California 95661-3807
U.S.A.

SEE ATTACHED

Attention: Tony Miller
Fax No.: 916-773-0402

Mark, call me at
916-773-0206 for
QUESTIONS.
Tony Miller

Dear Sirs,

In connection with the audit of the financial statements of Platinum Indemnity Limited ("Platinum") as of December 31, 1999 and for the year then ended, can you please confirm the following information directly to our independent auditors Deloitte & Touche, fax number 441-292-0961, attention Mark W. Smith:

1. Food Service Insurance Managers Inc. ("FSIM"), through Platinum's reinsurance of Frontier Insurance Company, assumes the first \$250,000 per claim for risks classified as food manufacturing and related industries and produced by Dwight Haivorson Insurance Services, subject to the following annual aggregate limits:
 - (i) 1998 program year - 75% of original gross subject premium.
 - (ii) 1999 program year - 73.5% of original gross subject premium.
2. Under clause 4. of the Preferred Shareholder Agreement between Platinum and Food Service Insurance Managers Inc. ("FSIM") dated January 16, 1998, in the event paid claims for losses on the program years 1998 and 1999 meet or exceed the aggregate retentions stated above, the following additional cash funding, less any future investment earnings on the program, will be payable by FSIM to Platinum:
 - (i) 1998 program year - \$645,454 → 98' LESS AMOUNT PAID 2000.
 - (ii) 1999 program year - \$355,517. ALSO, PENDING DETAIL/RECON FROM FRONTIER REGARDING INVESTMENT INCOME

A copy of the December 31, 1999 FSIM program financial statements are attached to assist with your response to this confirmation request.

99' YEAR - CAN NOT CONFIRM AMOUNT OWED WITHOUT DETAIL/RECON OF INVESTMENT INCOME. ALSO FRONTIER WAS SUPPOSE TO SEND PLATINUM 4th MONTHLY ON DATED PREMIUM



Should you require any additional information do not hesitate to contact me direct on 441-295-2749.
Your response would be appreciated by April 19, 2000.

Yours sincerely,

Andrew McComb
Powerscourt Management Limited
As Managers for
Platinum Indemnity Limited

ALL CASH ACCOUNT ENTRIES

05/11/00

For: 01/01/00 to 05/11/00 Journal #: 1 Account #: 103

Page: 1

Refer	Account	Payee	Date	Month	Oper	Description	Debit	Credit
CK# 4275	1-1-1-103 -	FRR	01/17/00	JAN00	TM	STATEMENT # 002544	0.00	399312.09
CK# 4275	1-1-1-200 -FRR	FRR	01/17/00	JAN00	TM	STATEMENT # 002544	399312.09	0.00
CK# 4286	1-1-1-103 -	FRR	02/15/00	JAN00	TM	STATEMENT # 002585	0.00	360749.23
CK# 4286	1-1-1-200 -FRR	FRR	02/15/00	JAN00	TM	STATEMENT # 002585	360749.23	0.00
CK# 4298	1-1-1-103 -	FRR	03/13/00	MAR00	TM	STATEMENT # 002707	0.00	270077.36
CK# 4298	1-1-1-200 -FRR	FRR	03/13/00	MAR00	TM	STATEMENT # 002707	270077.36	0.00
CK# 4299	1-1-1-103 -	FRR	03/13/00	MAR00	TM	STATEMENT # 002708	0.00	50331.73
CK# 4299	1-1-1-200 -FRR	FRR	03/13/00	MAR00	TM	STATEMENT # 002708	50331.73	0.00
CK# 4326	1-1-1-103 -	FRR	04/12/00	APR00	TM	STATEMENT # 002794	0.00	265238.72
CK# 4326	1-1-1-200 -FRR	FRR	04/12/00	APR00	TM	STATEMENT # 002794	265238.72	0.00
CK# 4327	1-1-1-103 -	FRR	04/12/00	APR00	TM	STATEMENT # 002795	0.00	42153.27
CK# 4327	1-1-1-200 -FRR	FRR	04/12/00	APR00	TM	STATEMENT # 002795	42153.27	0.00
CK# 4328	1-1-1-103 -	FRR-001	04/12/00	APR00	TM	STATEMENT # 002796	0.00	12898.44
CK# 4328	1-1-1-200 -FRR	FRR-001	04/12/00	APR00	TM	STATEMENT # 002796	12898.44	0.00
CK# 4356	1-1-1-103 -	FRR-001	05/11/00	MAY00	TM	STATEMENT # 002948	0.00	14438.92
CK# 4356	1-1-1-200 -FRR	FRR-001	05/11/00	MAY00	TM	STATEMENT # 002948	14438.92	0.00



DWIGHT HALVORSON INSURANCE SERVICES

3300 DOUGLAS BOULEVARD, SUITE 395

ROSEVILLE, CALIFORNIA 95661-3807

(916) 773-0205

05/11/00
 154,438.92
 TRUST CHECKING ACCOUNT

0004356

154,438.92
 05/11/00
 154,438.92
 TRUST CHECKING ACCOUNT

PAY

DATE

AMOUNT

FIFTEEN THOUSAND FOUR HUNDRED THIRTY-EIGHT DOLLARS and 52 CENTS

ORDER OF

05/11/00

\$14,438.92*

TRUST CHECKING ACCOUNT

PLATINUM INDEMNITY LIMITED
 3RD FLOOR 18 QUEENS ST
 BERMUDA, HMJX

0004356 121000358 0120904054

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
 3300 Douglas Boulevard, Suite 395 Roseville, California 95661-3807

NO.

0004356

4356

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200-PBR	05/11/00			STATEMENT 5 100000	14438.92	
				Total	14438.92	



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 200
ROSEVILLE, CALIFORNIA 95601-3777
(916) 773-0208

0004328

PAY

TWELVE THOUSAND EIGHT HUNDRED NINETY-EIGHT DOLLARS and 44 CENTS

DATE _____

AMOUNT

04/12/00

\$12,858.44*

TRUST CHECKING ACCOUNT

PLATINUM INDEMNITY LIMITED
3RD FLOOR 18 QUEENS ST
BERMUDA, HMJX

11001,3 28 121210003584: 01209004054

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3306 Douglas Boulevard, Suite 205 Roseville, California 95661-3507

NO

0004328
4328

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 -FEE	04/12/06			STATEMENT # 682796	12098.44	
				Total	12098.44	

ALL CASH ACCOUNT ENTRIES

05/11/00

For: 01/01/00 to 05/11/00 Journal #: 12 Account #: 112

Page: 1

Refer	Account	Payee	Date	Month	Oper	Description	Debit	Credit
CK# 262	4-1-1-112 -	FRR	01/17/00	JAN00	TM	STATEMENT # 002543	0.00	517190.73
CK# 262	4-1-1-200 -FRR	FRR	01/17/00	JAN00	TM	STATEMENT # 002543	517190.73	0.00
CK# 269	4-1-1-112 -	FRR-001	02/04/00	JAN00	TM	2/4/00 LOC FEE	0.00	71244.00
CK# 269	4-1-1-200 -FRR	FRR-001	02/04/00	JAN00	TM	2/4/00 LOC FEE	71244.00	0.00
CK# 270	4-1-1-112 -	FRR	02/15/00	JAN00	TM	STATEMENT # 002586	0.00	523706.39
CK# 270	4-1-1-200 -FRR	FRR	02/15/00	JAN00	TM	STATEMENT # 002586	523706.39	0.00
CK# 280	4-1-1-112 -	FRR	03/13/00	MAR00	TM	STATEMENT # 002709	0.00	317965.62
CK# 280	4-1-1-200 -FRR	FRR	03/13/00	MAR00	TM	STATEMENT # 002709	317965.62	0.00
CK# 281	4-1-1-112 -	FRR	03/13/00	MAR00	TM	STATEMENT # 002710	0.00	88275.20
CK# 281	4-1-1-200 -FRR	FRR	03/13/00	MAR00	TM	STATEMENT # 002710	88275.20	0.00
CK# 292	4-1-1-112 -	FRR	04/12/00	APR00	TM	STATEMENT # 002790	0.00	123897.73
CK# 292	4-1-1-200 -FRR	FRR	04/12/00	APR00	TM	STATEMENT # 002790	123897.73	0.00
CK# 293	4-1-1-112 -	FRR	04/12/00	APR00	TM	STATEMENT # 002791	0.00	254297.65
CK# 293	4-1-1-200 -FRR	FRR	04/12/00	APR00	TM	STATEMENT # 002791	254297.65	0.00
CK# 294	4-1-1-112 -	FRR-001	04/12/00	APR00	TM	STATEMENT # 002792	0.00	5645.16
CK# 294	4-1-1-200 -FRR	FRR-001	04/12/00	APR00	TM	STATEMENT # 002792	5645.16	0.00
CK# 295	4-1-1-112 -	FRR	04/12/00	APR00	TM	STATEMENT # 002793	0.00	2759.00
CK# 295	4-1-1-200 -FRR	FRR	04/12/00	APR00	TM	STATEMENT # 002793	2759.00	0.00
CK# 304	4-1-1-112 -	FRR-001	05/11/00	MAY00	TM	STATEMENT # 002949	0.00	73179.38
CK# 304	4-1-1-200 -FRR	FRR-001	05/11/00	MAY00	TM	STATEMENT # 002949	73179.38	0.00
DP# 206	4-1-1-112 -	FRR	01/12/00	JAN00	TM	OFFSET VOID CK# 227	422454.02	0.00
DP# 206	4-1-1-200 -FRR	FRR	01/12/00	JAN00	TM	OFFSET VOID CK# 227	0.00	422454.02

FOOD SERVICE INSURANCE MANAGERS, INC.
3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206

STATE OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-357210

NO. 0000269
269

PAY TO THE ORDER OF TWENTY-ONE THOUSAND TWO HUNDRED FORTY-FOUR DOLLARS and 00 CENTS

DATE 02/04/00 AMOUNT \$71,344.00
TRUST CHECKING ACCOUNT

PLATINUM INDEMNITY LIMITED
3RD FLOOR 18 QUEENS ST
BERMUDA, HMJX

⑈000269⑈ ⑆121000359⑆ 01208⑈04267⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO. 0000269
269

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200-PHD	02/04/00			2/4/00 LOC FEM	71244.00	
				Total	71244.00	

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
9221 Douglas Blvd., Roseville, CA 95661
11-35/1270

NO.

0000294
294

PAY

TO THE ORDER OF FIVE THOUSAND SIX HUNDRED FORTY-FIVE DOLLARS and 15 CENTS

DATE

AMOUNT

04/12/00

\$5,645.16

TRUST CHECKING ACCOUNT

PLATINUM INDEMNITY LIMITED
3RD FLOOR 18 QUEENS ST
BERMUDA, HMJX

⑈000294⑈ ⑆121000358⑆ 01208⑈04267⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000294
294

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-288 -PRE	04/12/00			STATEMENT # 002792	5645.16	
				Total	5645.16	

DOD SERVICE INSURANCE MANAGERS, INC.
 3300 DOUGLAS BLVD., SUITE 295
 ROSEVILLE, CA 95661
 (916) 773-0206

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661
 11-38/1210

NO.

0000304

BY
 TWENTY-THREE THOUSAND ONE HUNDRED SEVENTY-NINE DOLLARS and 38 CENTS
 TO THE ORDER OF

05/11/00

\$73,179.38*

PLATINUM INDEMNITY LIMITED
 3RD FLOOR 18 QUEENS ST
 BERMUDA, HMJX

TRUST CHECKING ACCOUNT

⑈000304⑈ ⑆121000358⑆ 01208⑈04267⑈

DOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
 3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000304
 304

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-200-582	05/11/00			STATEMENT : 002940	73179.38	
				Total	73179.38	



5-11

May 17, 2000

Platinum Indemnity Ltd.
Attn: Mark Smith
P.O. Box HM 2267
Windsor Place, 3rd Floor
18 Queen Street
Hamilton HM JX, Bermuda

Dear Mark:

I have previously faxed you a copy of my response to Andrew McComb's letter dated April 7, 2000.

I am sending this letter to further clarify my position with regard to the confirmation requested by your auditors, Deloitte & Touche. I agree with just about all the numbers except for item #2 for 1998 and 1999. I agree with the figure for 1998 of \$645,454. less amount paid to date in the year 2000 and again I am reiterating since these numbers are "estimates" I need a detailed reconciliation of the investment income from Frontier Insurance Company in order to determine if the numbers are accurate.

For the 1999 year, I disagree entirely with the figure of \$355,517. and can not confirm the amount owed without a detailed reconciliation of the investment income from Frontier Insurance Company; which I have requested several times and have not yet received. Also, Frontier Insurance Company was supposed to send Platinum the 4% monthly gap on paid premium, which I understand they have not done as of this date.

Should Frontier Insurance Company furnish the detailed reconciliation for 1998 and 1999 on the investment income, this matter could be resolved expediently and I would be able to confirm the information requested by Deloitte & Touche.

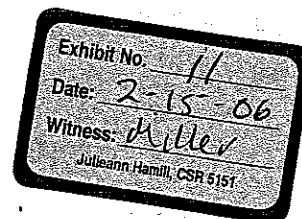
Please contact me after you have reviewed this letter so we may proceed with resolving this issue.

Thank you for your prompt response.

Sincerely,

Tony Miller, CFO
Food Service Insurance Managers, Inc.

cc: Andrew McComb
Powerscourt Management Ltd.



 *** TX REPORT ***

TRANSMISSION OK

TX/RX NO 2014
 CONNECTION TEL 728210#62920961
 SUBADDRESS
 CONNECTION ID DELOITTE TOUCHE
 ST. TIME 05/17 15:39
 USAGE T 00'18
 PGS. SENT 1
 RESULT OK

MAY. -17 00 (WED) 08:34

D. H. I. S.

TEL:916 773 0402



NATURE SAVER™ FAX MEMO 01618	
To MARK SMITH	Date 17.5.00
Co/Dupl. 2+7	From GREGORY DOWLING
Phone #	Co. POWERSCOURT
Fax #	Phone #
	Fax #

May 17, 2000

Platinum Indemnity Ltd.
 Attn: Mark Smith
 P.O. Box HM 2267
 Windsor Place, 3rd Floor
 18 Queen Street
 Hamilton HM JX, Bermuda

Dear Mark:

I have previously faxed you a copy of my response to Andrew McComb's letter dated April 7, 2000.

I am sending this letter to further clarify my position with regard to the confirmation requested by your auditors, Deloitte & Touche. I agree with just about all the numbers except for item #2 for 1998 and 1999. I agree with the figure for 1998 of \$645,454. less amount paid to date in the year 2000 and again I am reiterating since these numbers are "estimates" I need a detailed reconciliation of the investment income from Frontier Insurance Company in order to determine if the numbers are accurate.

For the 1999 year, I disagree entirely with the figure of \$355,517. and can not confirm the amount owed without a detailed reconciliation of the investment income from Frontier Insurance Company; which I have requested several times and have not yet received. Also, Frontier Insurance Company was supposed to send Platinum the 4th monthly gap on paid premium, which I understand they have not done as of this date.

Should Frontier Insurance Company furnish the detailed reconciliation for 1998 and 1999 on the investment income, this matter could be resolved expeditiously and I would be able to confirm the information requested by Deloitte & Touche.

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Tony Miller

From: Andy McComb

Company: FSIM

Date: 22-May-00 Time: 18:00

Fax Number: 916-773-0402

Number of Pages: Four

Dear Tony,

FSIM Program

1. Interest credit.

Further to our recent correspondence, attached are the detailed workings prepared by Frontier Insurance supporting the interest credit on funds withheld by Frontier Insurance. The net amount currently earned of \$138,916 is in line with our own independent calculation.

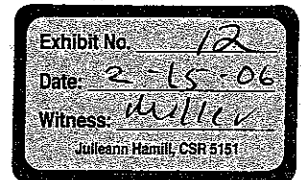
Please review the details provided in respect of "Amount Collected by Frontier" to ensure it is not materially different from your records.

My understanding from your fax of May 17 is that with this information you will be able to provide a complete response to the requested audit confirmation. Your urgent attention to this would be appreciated so we may conclude our audit.

2. 4% of Premium as additional capital.

I would like to explain the circumstances surrounding the 4% of premium due as additional capital mentioned in your fax as I believe there is some confusion.

- (i). For the 1998 underwriting year it was agreed in the shareholder agreement that FSIM would provide Platinum with additional capital at the rate of 4%



of written premium to be remitted on a monthly basis for policies written in the previous 30 days.

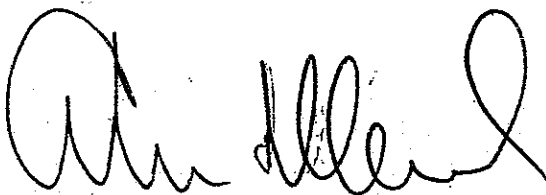
FSIM has provided the 4% of premium as additional capital for the 1998 underwriting year on a premium collected basis. I understand from Geoff that you have forwarded additional funds in this regard resulting from additional audited premiums.

This additional capital would have been sufficient to cover the program risk gap based on the original proforma agreed to between FSIM and Frontier Insurance. The significant increase in premiums written from expected, and additional funds retained for claims expenses is the cause of the unfunded gap for the 1998 underwriting year.

- (ii). For the 1999 underwriting year terms were renegotiated between FSIM and Frontier Insurance such that commissions deducted by FSIM, and consequently program expenses, were reduced to enable additional funds to be ceded to the loss fund held by Platinum. We are unaware of there being any commitment by Frontier Insurance to flow additional funds to Platinum and this would be contrary to the agreed program structure.

Now you are in possession of the information you requested we would appreciate a complete response to our audit confirmation request. Should you require any additional information please contact me direct on 441-295-2749.

Best regards,

A handwritten signature in black ink, appearing to be "A. Miller", written in a cursive style.

*Make note ceded premium due Platinum is offset by claims paid by Frontier and not yet recovered.

	Amount		Date to Frontier	Amount		Platinum Due Date	Interest = 6%	Payment Date	Days Late	%	Interest Due	
	Collected by Frontier	Due		Platinum	Due						Platinum	
January 1998	183,753.98		04/05/98	136,157.27		05/31/98		12/31/99	579	158.63%	12,959.19	
February 1998	69,524.53		04/10/98	49,600.07		05/31/98		12/31/99	579	158.63%	4,720.84	
March 1998	40,762.73		05/28/98	44,801.04		06/30/98		12/31/99	549	150.41%	4,043.34	
April 1998	82,324.91		06/12/98	62,442.33		07/31/98		12/31/99	518	141.92%	5,317.91	
May 1998	176,234.26		07/17/98	134,928.39		08/31/98		12/31/99	487	133.42%	10,801.56	
June 1998	223,162.48		08/17/98	166,001.06		09/30/98		12/31/99	457	125.21%	12,470.55	
July 1998	496,042.58		09/15/98	423,408.12		10/31/98		12/31/99	426	116.71%	29,650.17	
August 1998	617,513.85		10/20/98	471,995.12		11/30/98		12/31/99	396	108.49%	30,724.94	
September 1998	227,909.19		11/11/98	173,837.88		12/31/98		12/31/99	365	100.00%	10,430.27	
October 1998	186,578.22		11/11/98	142,183.05		12/31/98		12/31/99	365	100.00%	8,530.98	
November 1998	667,773.00		12/15/98	503,136.36		01/30/99		12/31/99	335	91.78%	27,706.96	
December 1998	474,706.21		03/25/99	372,469.66		03/31/99		12/31/99	275	75.34%	16,837.67	
January 1999	527,674.99		03/10/99	398,550.34		03/31/99		12/31/99	275	75.34%	18,016.86	
February 1999	642,052.99		04/07/99	493,845.02		04/30/99		12/31/99	245	67.12%	19,889.30	
March 1999	586,147.28		05/05/99	457,162.58		05/31/99		12/31/99	214	58.63%	16,082.40	
April 1999	490,642.91		05/27/99	381,836.06		06/30/99		12/31/99	184	50.41%	11,549.23	
May 1999	488,638.02		06/23/99	387,751.80		07/31/99		12/31/99	153	41.92%	9,752.22	
June 1999	1,101,373.63		07/23/99	928,731.50		08/31/99		12/31/99	122	33.42%	18,625.52	
July 1999	321,550.68		08/17/99	255,209.11		09/30/99		12/31/99	92	25.21%	3,859.60	
August 1999	1,050,497.00		09/17/99	823,263.18		10/31/99		12/31/99	61	16.71%	8,255.19	
September 1999	280,532.30		10/28/99	224,235.73		11/30/99		12/31/99	31	8.49%	1,142.88	
October 1999	761,754.08		12/01/99	611,453.47		12/31/99		12/31/99	0	0.00%	0.00	
November 1999	836,116.80		01/06/00	648,128.02		01/31/00		12/31/99	0	0.00%	0.00	
December 1999	556,789.10		01/19/00	437,171.73		02/29/00		12/31/99	0	0.00%	0.00	
	11,090,055.72			8,728,298.89							281,365.69	

Inception to Date Ending December 31, 1999

	Amount Paid By Frontier	Date Frontier Reimbursed Claim Account	Amount Due Frontier	Date Due To Frontier	Payment Date	Days Late	%	Interest Due Frontier
June 1998	118,446.20	07/16/98	118,446.20	08/31/98	12/31/99	487	133.42%	9,482.19
July 1998	75,912.60	08/11/98	75,912.60	09/30/98	12/31/99	457	125.21%	5,702.80
August 1998	53,427.15	09/25/98	53,427.15	10/31/98	12/31/99	426	116.71%	3,741.36
September 1998	144,202.92	10/23/98	144,202.92	11/30/98	12/31/99	396	108.49%	9,387.02
October 1998	44,801.01	11/09/98	44,801.01	12/31/98	12/31/99	365	100.00%	2,688.06
October 1998	112,599.13	11/23/98	112,599.03	12/31/98	12/31/99	365	100.00%	6,755.94
November 1998	147,707.67	12/16/98	147,707.67	01/31/99	12/31/99	334	91.51%	8,109.76
November 1998	105,214.00	12/31/98	105,214.00	01/31/99	12/31/99	334	91.51%	5,776.68
December 1998	182,946.99	01/18/99	182,946.99	02/28/99	12/31/99	306	83.84%	9,202.48
January 1999	228,715.16	01/28/99	228,715.16	02/28/99	12/31/99	306	83.84%	11,504.69
January 1999	2,347.73	03/05/99	2,347.73	04/30/99	12/31/99	245	67.12%	94.55
February 1999	322,879.27	03/05/99	322,879.27	04/30/99	12/31/99	245	67.12%	13,003.63
March 1999	242,413.48	04/08/99	242,413.48	05/31/99	12/31/99	214	58.63%	8,527.64
March 1999	18,260.67	04/15/99	18,260.67	05/31/99	12/31/99	214	58.63%	642.38
April 1999	246,970.68	04/23/99	246,970.68	05/31/99	12/31/99	214	58.63%	8,687.95
April 1999	122,843.53	05/18/99	122,843.53	06/30/99	12/31/99	184	50.41%	3,715.60
May 1999	34,560.00	05/18/99	34,560.00	06/30/99	12/31/99	184	50.41%	1,045.32
May 1999	149,435.86	06/03/99	149,435.86	07/31/99	12/31/99	153	41.92%	3,758.41
May 1999	84,845.75	06/17/99	84,845.75	07/31/99	12/31/99	153	41.92%	2,133.93
June 1999	152,028.74	06/17/99	152,028.74	07/31/99	12/31/99	153	41.92%	3,823.63
June 1999	195,207.89	06/24/99	195,207.89	07/31/99	12/31/99	153	41.92%	4,909.61
June 1999	259,202.93	07/09/99	259,202.93	08/31/99	12/31/99	122	33.42%	5,198.26
July 1999	416,224.05	08/09/99	416,224.05	09/30/99	12/31/99	92	25.21%	6,294.68
August 1999	333,071.93	09/08/99	333,071.93	10/31/99	12/31/99	61	16.71%	3,339.84
September 1999	443,367.49	10/04/99	443,367.49	11/30/99	12/31/99	31	8.49%	2,259.35
September 1999	31,870.60	10/15/99	31,870.60	11/30/99	12/31/99	31	8.49%	162.41
October 1999	250,020.31	10/15/99	250,020.31	11/30/99	12/31/99	31	8.49%	1,274.08
October 1999	240,869.33	10/27/99	240,869.33	11/30/99	12/31/99	31	8.49%	1,227.44
October 1999	141,243.84	11/12/99	141,243.84	12/31/99	12/31/99	0	0.00%	0.00
November 1999	346,442.24	12/08/99	346,442.24	01/31/00	12/31/99	0	0.00%	0.00
December 1999	253,051.60	12/22/99	253,051.60	01/31/00	12/31/99	0	0.00%	0.00

5,501,130.75

5,501,130.65

5/22/00

Net Interest Due Platinum

Interest

142,449.70

\$138,915.99
Allison Wingerter

 *** TX REPORT ***

TRANSMISSION OK

TX/RX NO 2071
 CONNECTION TEL 28585#6*919167730402
 SUBADDRESS
 CONNECTION ID
 ST. TIME 05/22 18:03
 USAGE T 01'41
 PGS. SENT 4
 RESULT OK

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
 Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Tony Miller

From: Andy McComb

Company: FSIM

Date: 22-May-00 Time: 18:00

Fax Number: 916-773-0402

Number of Pages: Four

Dear Tony,

FSIM Program

1. Interest credit.

Further to our recent correspondence, attached are the detailed workings prepared by Frontier Insurance supporting the interest credit on funds withheld by Frontier Insurance. The net amount currently earned of \$138,916 is in line with our own independent calculation.

Please review the details provided in respect of "Amount Collected by Frontier" to ensure it is not materially different from your records.

My understanding from your fax of May 17 is that with this information you will be



Dwight Halvorson

INSURANCE SERVICES

Name Jeff Dowling
Date 6/15/00 Fax Number 441-292-1196
From Julie Bryerton for Tony Miller
Number of pages 2 (Including this page)

Comments: _____

Attached is the Confirmation
letter you requested. This letter
was faxed to Deloitte + Touche
yesterday.

If you do not receive all of the pages indicated above, please give us a call at
(916) 773-0206.



June 14, 2000

Mr. Mark W. Smith
Deloitte & Touche
Bermuda

Fax No: 441-292-0961

Dear Mr. Smith:

Platinum Indemnity Limited


This letter is in response to your confirmation request of April 7, 2000.

Per your request, we can confirm the following at December 31, 1999.

1. FSIM is responsible for the program risk gap on the 1999 underwriting policy year which is equal 5.69% of gross written premiums, plus program fees, less investment income accruing since inception, in respect of this policy year.
2. Gross written premiums at December 31, 1999 for the 1999 policy year was \$7,201,524.

Should you require any further information, please do not hesitate to contact me at (916) 773-0206.

Sincerely,


Dwight J. Halvorsen
CEO FSIM

DJH/jb

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

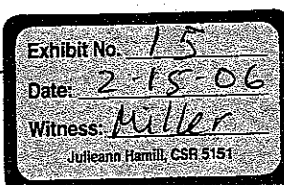
From: Andy McComb

Company: FSIM

Date: 3-Jul-00 Time: 11:07

Fax Number: 916-773-0402

Number of Pages: 2



Dwight,

Thank you for you and your colleagues taking the time out during your busy period to meet with me to discuss the FSIM/Frontier/Platinum Program and the funding deficiency.

The following is a summary of the agreed actions from our meeting:

1. Bob Shaw will provide confirmation from Milliman & Robertson of their engagement and commitment to provide an actuarial review and projection of ultimate losses on the FSIM Program for the 1998 and 1999 underwriting years by July 31, 2000. (This has been done).

Milliman & Robertson will be provided with incurred loss data through June 30, 2000 for both underwriting years.

The report will also provide sufficient detail for us to determine the expected timing of pay-out of loss reserves in order to determine the potential investment earnings on the 1999 underwriting year.

2. 1998 underwriting year

Platinum will consider receipt of a note from FSIM and/or Dwight Halvorson Insurance as collateral for the unfunded risk gap on the 1998 underwriting year. Your proposal was for a repayment over 2 years with payments in equal monthly installments commencing on August 15. Interest will only accrue on the note should the loss fund held by Platinum & Frontier be exhausted.

Based on the latest information received from Frontier, the unfunded risk gap is \$496,860 (\$583,860 per March 31, 2000 Program Financials, less \$87,000 additional contribution

THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

funded subsequent to those financials), requiring monthly installment payments of \$21,000.

As discussed, our acceptance of the note as an alternative to cash or letter of credit collateral for the 1998 underwriting year is dependent on the position taken by Frontier and their acceptance of a delay in settlement of paid losses in the event the FSIM Program loss fund is exhausted before payment of the note.

In order for Platinum to determine the acceptability of a note you have agreed to provide the following information:

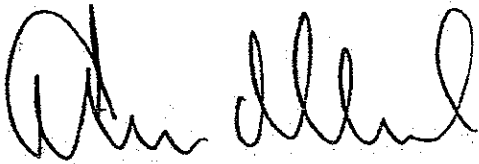
- (i). Latest management financial statements for FSIM.
- (ii). Latest audited financial statements for FSIM.
- (iii). Cash flow projections for FSIM.

Should the Board of Platinum accept the note as alternative collateral, we will require a copy of a monthly cash flow report and quarterly management financial statements for FSIM for the duration of the note.

3. 1999 underwriting year.

Once Milliman & Robertson have completed their review, we will all be in the position to determine whether the 1999 underwriting year could possibly produce an underwriting profit. Based on that determination we will discuss any necessary corrective action required for funding the 1999 underwriting year.

Should you not agree with the above summary of actions I would appreciate you advising immediately. I look forward to receiving the requested information.

A handwritten signature in dark ink, appearing to be "A. Miller", written in a cursive style.

*** TX REPORT ***

TRANSMISSION OK

TX/RX NO 2660
CONNECTION TEL 728585#919167730402
SUBADDRESS
CONNECTION ID
ST. TIME 07/03 11:11
USAGE T 00'51
PGS. SENT 2
RESULT OK

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 3-Jul-00 Time: 11:07

Fax Number: 916-773-0402

Number of Pages: 2

Dwight,

Thank you for you and your colleagues taking the time out during your busy period to meet with me to discuss the FSIM/Frontier/Platinum Program and the funding deficiency.

The following is a summary of the agreed actions from our meeting:

1. Bob Shaw will provide confirmation from Milliman & Robertson of their engagement and commitment to provide an actuarial review and projection of ultimate losses on the FSIM Program for the 1998 and 1999 underwriting years by July 31, 2000. (This has been done).

Milliman & Robertson will be provided with incurred loss data through June 30, 2000 for both underwriting years.

The report will also provide sufficient detail for us to determine the expected timing of payment of loss reserves in order to determine the potential investment earnings on the

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 14-Aug-00 Time: 14:56

Fax Number: 916-773-0402

Number of Pages: Five

Dwight,

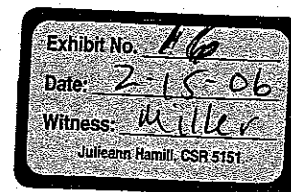
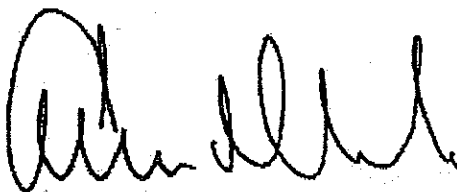
PROMISSORY NOTE

Thank you for the financial information and actuarial report from Milliman & Robertson. We are reviewing the information and will contact you shortly to set up a call to discuss.

In the meantime, I am forwarding a copy of the Promissory Note which contains bank wiring instructions for the payment of the agreed first installment of \$21,000 which is due on August 15. Please note that the conditions of the Promissory Note require payment by bank wire transfer.

I would appreciate any comments you may have on the Promissory Note so we can finalise and execute and also confirmation of payment instructions being provided to your bankers.

Best regards,



THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

PROMISSORY NOTE

PRINCIPAL: \$496,860.00

August ____, 2000

FOR VALUE RECEIVED on the above referenced date, Food Service Insurance Managers, Inc., a California corporation ("Debtor"), promises to pay to the order of Platinum Indemnity Limited, a Bermuda Company ("Creditor"), at Windsor Place, 3rd Floor, 18 Queen Street, Hamilton, Bermuda the principal sum of Four Hundred and Ninety Six Thousand, Eight Hundred and Sixty Dollars and 00/100 Cents (\$496,860.00) with interest as set forth herein, payable as follows:

A. Principal shall be paid on this Promissory Note (this "Note") as follows: Twenty One Thousand Dollars and No Cents (\$21,000.00) on the fifteenth day of each month commencing with August 15, 2000. Such payment to be made by bank wire transfer to the bank and account detailed in Schedule 1 attached hereto, and any other bank and account as may be advised by the Creditor from time to time.

B. Subject to paragraph D below, interest at a variable rate, namely the Federal Funds Rate (the target interest rate for banks borrowing reserves among themselves as announced and in effect from time to time by the Federal Open Markets Committee of the U.S. Federal Reserve Board) plus two percentage points, shall accrue on principal outstanding from time to time. Subject to paragraph D below, interest payments shall be due on the fifteenth day of every month until Maturity.

C. Should interest not be paid by Debtor as stated, it shall thereafter bear like interest as the principal. Unpaid interest shall be compounded at a rate not to exceed simple interest on the unpaid principal at the maximum rate permitted by law.

D. Notwithstanding anything to the contrary herein, interest shall not begin to accrue on any amounts due hereunder until such time as the "Separate Account" maintained for Debtor by Creditor ceases to have a positive balance. The "Separate Account" is an account maintained by Creditor on its books which represents an ownership interest of Debtor in certain segregated assets of Creditor pursuant to the Subscription and Shareholder Agreement ("Agreement") dated January 16, 1998 between the Creditor and the Debtor and executed by both parties in Hamilton, Bermuda. For purposes of this Note, Creditor shall determine from time to time whether the Separate Account has a positive balance in accordance with the terms of the Agreement, and such determination shall be conclusive and binding on Debtor, absent manifest error. If Debtor nonetheless disputes Creditor's determination, Debtor shall pay the interest and principal amounts due hereunder as if such determination were undisputed and such dispute did not exist and Debtor's sole recourse against Creditor for such manifest error shall be an action separate from this Note.

E. This Promissory Note may be prepaid at any time without penalty. The balance of principal and any outstanding interest as well as any other sum remaining unpaid on this Note shall be paid in full no later than August 15, 2002.

F. If any of the following events shall occur and be continuing for any reason whatsoever (and whether such occurrence shall be voluntary or involuntary or come about or be effected by operation of law or otherwise), an "Event of Default" shall be deemed to have occurred:

(1) If Debtor fails to pay any principal or interest on this Note when it becomes due and payable, or Debtor fails to pay any other cost, fee, expense or other amount owing to Creditor under this Note; or

(2) Debtor becomes insolvent or generally fails to pay, or admits in writing its inability or refusal to pay, debts as they become due; or Debtor applies for, consents to, or acquiesces in the appointment of a trustee, receiver or other custodian for Debtor or any property thereof, or makes a general assignment for the benefit of creditors; or, in the absence of such application, consent or acquiescence, a trustee, receiver or other custodian is appointed for Debtor or for a substantial part of the property of Debtor and is not discharged within 30 days; or any bankruptcy, reorganization, debt arrangement, or other case or proceeding under any bankruptcy or insolvency law, or any dissolution or liquidation, is commenced in respect of Debtor, and if such case or proceeding is not commenced by Debtor, it is consented to or acquiesced in by Debtor, or remains for 30 days undismissed; or Debtor takes any action to authorize, or in furtherance of, any of the foregoing.

G. THIS PROMISSORY NOTE SHALL BE GOVERNED BY BERMUDA LAW WITHOUT REGARD OR CONFLICT OF LAWS PRINCIPLES. SUIT HEREUNDER MAY BE BROUGHT IN A BERMUDA COURT. DEBTOR HEREBY IRREVOCABLY AND KNOWINGLY WAIVES ANY OBJECTION TO SUIT IN SUCH COURT DUE TO INCONVENIENCE OR UNSUITABILITY OF FORUM, VENUE OR OTHERWISE, AND HEREBY WAIVES ANY RIGHT DEBTOR MAY HAVE TO A JURY TRIAL. The foregoing shall not prejudice Creditor's right to bring suit in any jurisdiction it deems desirable or to enforce any judgments obtained in any jurisdiction. The remedies provided herein are not exclusive and Creditor shall have the option to utilize any one or more remedies available at law or in equity to enforce the provisions of this Note.

H. Principal and interest shall be payable in lawful money of the United States.

I. Debtor waives presentment, demand, notice of demand, protest, notice-of protest, notice of dishonor and notice of non-payment and agrees to pay such costs, expenses and reasonable attorneys' fees as may be adjudged by a court in connection with any litigation relating to this Note. No delay or omission of Creditor in exercising any right or remedy hereunder shall impair any such right or operate as a waiver thereof. No single or partial exercise by Creditor of any remedy shall preclude any further exercise thereof.

J. Creditor may assign this Note without Debtor's consent; Debtor may not assign this Note without Creditor's prior written consent.

K. If any provision or any word, term, clause or part of any provision of this Note shall be invalid for any reason, the same shall be ineffective, but the remainder of this Note and of the provisions shall not be affected and shall remain in full force and effect.

IN WITNESS WHEREOF, Debtor has caused this Note to be executed by its officers thereunto duly authorized, all as of the day and year first above written.

FOOD SERVICE INSURANCE
MANAGERS, INC.

By: _____
President

ATTEST:

By: _____
Secretary

PROMISSORY NOTE DATED AUGUST __, 2000

SCHEDULE 1

BANK ACCOUNT DETAILS AND ROUTING INSTRUCTIONS

PLEASE REQUEST THAT CHASE MANHATTAN BANK N.A. WIRE FUNDS TO THE INSTRUCTIONS BELOW UNDER A SWIFT 100 ORDER. This will cause the Bank of Butterfield & Son Ltd. in Bermuda to be notified in advance of funds to be received into Platinum Indemnity Limited-FSIM Buttress MMF A/C # 006922.

BANK:

Chase Manhattan Bank, N.A.
Building F, Floor 8
4 Chase Metrotech Centre
New York, N.Y. 11245, USA

ABA #:

021-000-021

SWIFT:

CHAS US 33

For Credit to:

BENEFICIARY BANK:

The Bank of N.T. Butterfield & Son Ltd.
Hamilton, Bermuda

ACCOUNT NUMBER:

001-106-7808

For Further Credit to: Butterfield Money
Market Fund Ltd.

BENEFICIARY ACCOUNT NUMBER: 006922

BENEFICIARY ACCOUNT NAME: Platinum Indemnity Limited-FSIM

*** TX REPORT ***

TRANSMISSION OK

TX/RX NO 3070
CONNECTION TEL 28585#6*919167730402
SUBADDRESS
CONNECTION ID
ST. TIME 08/14 14:57
USAGE T 01'44
PGS. SENT 5
RESULT OK

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 14-Aug-00 Time: 14:56

Fax Number: 916-773-0402

Number of Pages: Five

Dwight,

PROMISSORY NOTE

Thank you for the financial information and actuarial report from Milliman & Robertson. We are reviewing the information and will contact you shortly to set up a call to discuss.

In the meantime, I am forwarding a copy of the Promissory Note which contains bank wiring instructions for the payment of the agreed first installment of \$21,000 which is due on August 15. Please note that the conditions of the Promissory Note require payment by bank wire transfer.

I would appreciate any comments you may have on the Promissory Note so we can finalise and execute and also confirmation of payment instructions being provided to your bankers.

Best regards,



September 29, 2000

Via Facsimile & Airmail
+441.292.1196

Mr. Andrew McComb
Platinum Indemnity Limited
P.O. Box HM 2267
Windsor Place, 3rd Floor
18 Queen Street
Hamilton HM JX, Bermuda

Re: Food Service Insurance Managers, Inc.

Dear Mr. McComb:

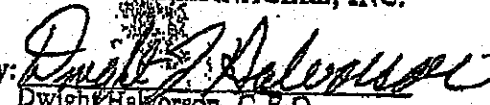
As you know, you submitted a promissory note to me last month and requested that I sign it. Although we have yet to sign and return the note, my company has made the monthly payments due thereunder, in the sum of \$21,000.00, per month, for the months of September and October, 2000.

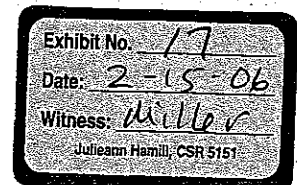
After review of our records, we do not feel that the amount of the obligation is accurately stated in the note. As a show of good faith and cooperation, however, we have made the requested monthly payments, and shall continue to do so. However, we feel that the principal amount of the obligation will ultimately be less than stated because of the great number of return premiums. Accordingly, we propose that we continue to make the current monthly payments until March, 2001. At that time, we believe that the balance due will be able to be determined with certainty, and will, thereafter, continue to make monthly payments to retire the obligation, in full.

We trust that this is acceptable and look forward to your continued cooperation.

Very truly yours,

FOOD SERVICE MANAGERS, INC.

By: 
Dwight Hakverson, C.E.O.



PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 18-Oct-00 Time: 14:52

Fax Number: 916-773-0402

Number of Pages: Seven

Dear Dwight,

Promissory Note

I apologise for my delay in responding to your recent fax concerning the agreed upon Promissory Note. We have been attempting to obtain up to date program information from the ceding company.

Following our agreement on wording, amount and term of the Promissory Note, we advised our Board, auditors and authorities that we have collateral in place for the funding deficiency in respect of the first underwriting year of the FSIM program. We therefore, have to request that the Promissory Note be executed and delivered to avoid any further regulatory complications.

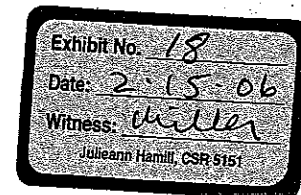
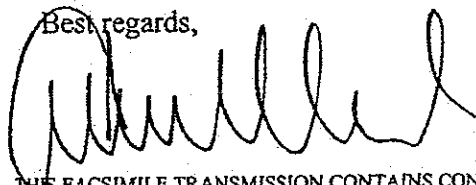
I have reviewed your request to reconsider the amount of the Promissory Note and can confirm that a revised amount of \$469,515 which is detailed as the funding deficiency for Year 1 in the notes to the attached program financial statements is acceptable to us. The monthly installments already paid will be applied against this revised amount.

In the event that significant return premiums for Year 1 materialise through cession reports from the ceding company we are agreeable to reviewing the amount of the Promissory Note at that time.

I would appreciate you expediting execution of the Promissory Note and forwarding an original copy to my attention at the above address.

Do not hesitate to contact me direct on 441-295-2749 should you have any questions.

Best regards,



THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.
PROGRAM FINANCIAL REPORT
JUNE 30, 2000**

September 14th, 2000

Prepared by: G. Dowling

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

POWERS COURT

P.O. Box HM 2267
Windsor Place, 18 Queen Street
Hamilton HM JX, Bermuda
Telephone: (441) 295-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - FSEM
--

PROGRAM CASH FLOW

For the 3 months Ended June 30, 2000

		Notes	
Opening Cash & Investments	31-Mar-00		\$361,197
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			106,162
Investment Earnings		1	6,180
LOC Fees			
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	30-Jun-00		<u>\$473,539</u>

Comprised of :			
	<u>No. of shares</u>	<u>Market Value</u>	
Bank of Butterfield Money Market fund	19,438.41	18.96	368,537
UBS Fixed Deposit			105,002
Total Cash & Investments	30-Jun-00		<u>\$473,539</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM
--

PROGRAM INCEPTION TO DATE SUMMARY

June 30, 2000

All Policy Years

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$19,637,904	\$18,096,475
Gross Premiums Ceded		100.00	\$19,637,904	18,096,475
Specific and Aggregate Reinsurance		8.00	\$1,351,171	\$1,258,686
<u>Net Premiums Ceded</u>			18,286,733	16,837,789
Expenses :				
Fronting Fee	3	5.00	\$981,895	\$904,824
Administration		2.00	\$172,897	\$172,897
Boards, Bureaus & Assessments		3.30	\$735,995	\$672,797
Claims Admin		6.00	\$573,656	\$565,949
Federal Excise Tax	4	0.92	\$182,867	\$168,378
Commission		12.00	\$2,757,795	\$2,516,561
		29.22	5,405,106	5,001,406
<u>Net Premiums Ceded after expenses</u>			12,881,627	11,836,384
Losses Paid			(9,584,998)	(9,584,998)
<u>Net Cession from Frontier</u>			3,296,629	2,251,386
Investment Earnings -				
on funds held	5 (a)		32,351	32,351
on funds withheld	5 (a)		138,916	138,916
LOC Fees			0	0
Program Fees -			(50,000)	(50,000)
Underwriting (\$25,000 p.a.)			(28,947)	(28,947)
Management (1% p.a.)	5 (b)			
NET LOSS FUND			\$3,388,949	\$2,343,706

Loss Reserves -	Case		\$4,681,087	\$4,681,087
	IBNR	75.00%	\$1,318,674	\$185,724
Total Reserves			\$5,999,761	\$4,866,811

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$3,388,949
Amount Receivable from Frontier Insurance	(3,296,629)
Interest due from Frontier	(138,916)
Fees payable to Platinum	3,697
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	396,438
Total Cash & Investments	\$473,539

PLATINUM INDEMNITY LIMITED - FSIM
--

PROGRAM INCEPTION TO DATE SUMMARY

June 30, 2000

Policy Year 1999

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$10,993,053	\$9,451,624
<i>Gross Premiums Ceded</i>		100.00	10,993,053	9,451,624
Specific and Aggregate Reinsurance		6.00	659,583	567,097
<i>Net Premiums Ceded</i>			10,333,470	8,884,527
Expenses :				
Fronting Fee	3	5.00	549,653	472,581
Administration		0.00	0	0
Boards, Bureaus & Assessments		4.10	450,715	387,517
Claims Admin		0.50	54,965	47,258
Federal Excise Tax	4	0.94	103,335	88,845
Commission		15.65	1,720,413	1,479,179
		26.19	2,879,081	2,475,380
<i>Net Premiums Ceded after expenses</i>			7,454,389	6,409,146
Losses Paid			(4,012,837)	(4,012,837)
<i>Net Cession from Frontier</i>			3,441,552	2,396,309
Investment Earnings -				
on funds held	5 (a)		0	0
on funds withheld	5 (a)		25,569	25,569
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(16,204)	(16,204)
NET LOSS FUND			\$3,425,917	\$2,380,674

Loss Reserves - Case		\$2,748,383	\$2,748,383
IBNR	6	1,318,674	185,724
Total Reserves		\$4,067,057	\$2,934,107

Ultimate loss projection (aggregate attachment point)	73.5%	8,079,894	6,946,944
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PLATINUM INDEMNITY LIMITED - FSIM
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PROGRAM INCEPTION TO DATE SUMMARY

June 30, 2000

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,644,851	\$8,644,851
Gross Premiums Ceded		100.00	8,644,851	8,644,851
Specific and Aggregate Reinsurance		8.00	691,588	691,588
Net Premiums Ceded			7,953,263	7,953,263
Expenses :				
Fronting Fee	3	5.00	432,243	432,243
Administration		2.00	172,897	172,897
Boards, Bureaus & Assessments		3.30	285,280	285,280
Claims Admin		6.00	518,691	518,691
Federal Excise Tax	4	0.92	79,533	79,533
Commission		12.00	1,037,382	1,037,382
		29.22	2,526,025	2,526,025
Net Premiums Ceded after expenses			5,427,237	5,427,237
Losses Paid			(5,572,161)	(5,572,161)
Net Cession from Frontier			(144,924)	(144,924)
Investment Earnings - on funds held	5 (a)		32,351	32,351
on funds withheld	5 (a)		113,347	113,347
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(12,743)	(12,743)
NET LOSS FUND			-\$36,968	-\$36,968

Loss Reserves - Case		\$1,932,704	\$1,932,704
IBNR	6	0	0
Total Reserves		\$1,932,704	\$1,932,704
Ultimate loss projection (aggregate attachment point)	75.0%	6,483,638	6,483,638

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES

June 30, 2000

1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums for policy year 1999.

2 Program Year : January 1 - December 31.

3 Expense deductions are calculated based on gross premiums ceded.

4 FET is calculated on gross premium less excess reinsurance.

5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$138,916

(b) Based on 1% of initial funds received plus funds withheld by Frontier.

6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

7 <u>Collateral position :</u>		Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share		\$8,644,851	\$10,993,053	\$19,637,904
Aggregate attachment		Yr 1 75.00%	Yr 2 73.50%	
		6,483,638	8,079,894	14,563,532
Less :	Losses Paid	(5,572,161)	(4,012,837)	(9,584,998)
Aggregate exposure remaining		911,477	4,067,057	4,978,534
Less:	Fees payable to Platinum	0	3,697	3,697
	Cash & Investments	\$473,539	0	473,539
	Cession settlements due from Frontier	(144,924)	3,441,552	3,296,629
	Interest due from Frontier	113,347	25,569	138,916
		(\$469,515)	(\$596,239)	(\$1,065,753)

*** TX REPORT ***

TRANSMISSION OK

TX/RX NO 3925
CONNECTION TEL 728585#619167730402
SUBADDRESS
CONNECTION ID
ST. TIME 10/18 14:58
USAGE T 01'13
PGS. SENT 7
RESULT OK

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 18-Oct-00 Time: 14:52

Fax Number: 916-773-0402

Number of Pages: Seven

Dear Dwight,

Promissory Note

I apologise for my delay in responding to your recent fax concerning the agreed upon Promissory Note. We have been attempting to obtain up to date program information from the ceding company.

Following our agreement on wording, amount and term of the Promissory Note, we advised our Board, auditors and authorities that we have collateral in place for the funding deficiency in respect of the first underwriting year of the FSIM program. We therefore, have to request that the Promissory Note be executed and delivered to avoid any further regulatory complications.

I have reviewed your request to reconsider the amount of the Promissory Note and can confirm that a revised amount of \$469,515 which is detailed as the funding deficiency for Year 1 in the notes to the attached program financial statements is acceptable to us. The monthly installments already paid will be applied against this revised amount.

PROMISSORY NOTE

PRINCIPAL: \$469,515.00

November 8, 2000

FOR VALUE RECEIVED on the above referenced date, Food Service Insurance Managers, Inc., a California corporation ("Debtor"), promises to pay to the order of Platinum Indemnity Limited, a Bermuda Company ("Creditor"), at Windsor Place, 3rd Floor, 18 Queen Street, Hamilton, Bermuda the principal sum of Four Hundred and Sixty Nine Thousand, Five Hundred and Fifteen Dollars and 00/100 Cents (\$469,515.00) with interest as set forth herein, payable as follows:

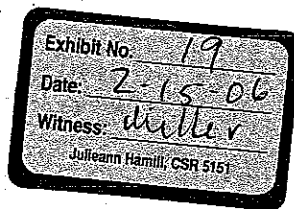
A. Principal shall be paid on this Promissory Note (this "Note") as follows: Twenty One Thousand Dollars and No Cents (\$21,000.00) on the fifteenth day of each month commencing with August 15, 2000. Such payment to be made by bank wire transfer to the bank and account detailed in Schedule 1 attached hereto, and any other bank and account as may be advised by the Creditor from time to time.

B. Subject to paragraph D below, interest at a variable rate, namely the Federal Funds Rate (the target interest rate for banks borrowing reserves among themselves as announced and in effect from time to time by the Federal Open Markets Committee of the U.S. Federal Reserve Board) plus two percentage points, shall accrue on principal outstanding from time to time. Subject to paragraph D below, interest payments shall be due on the fifteenth day of every month until Maturity.

C. Should interest not be paid by Debtor as stated, it shall thereafter bear like interest as the principal. Unpaid interest shall be compounded at a rate not to exceed simple interest on the unpaid principal at the maximum rate permitted by law.

D. Notwithstanding anything to the contrary herein, interest shall not begin to accrue on any amounts due hereunder until such time as the "Separate Account" maintained for Debtor by Creditor ceases to have a positive balance. The "Separate Account" is an account maintained by Creditor on its books which represents an ownership interest of Debtor in certain segregated assets of Creditor pursuant to the Subscription and Shareholder Agreement ("Agreement") dated January 16, 1998 between the Creditor and the Debtor and executed by both parties in Hamilton, Bermuda. For purposes of this Note, Creditor shall determine from time to time whether the Separate Account has a positive balance in accordance with the terms of the Agreement, and such determination shall be conclusive and binding on Debtor, absent manifest error. If Debtor nonetheless disputes Creditor's determination, Debtor shall pay the interest and principal amounts due hereunder as if such determination were undisputed and such dispute did not exist and Debtor's sole recourse against Creditor for such manifest error shall be an action separate from this Note.

E. This Promissory Note may be prepaid at any time without penalty. The



balance of principal and any outstanding interest as well as any other sum remaining unpaid on this Note shall be paid in full no later than August 15, 2002.

F. If any of the following events shall occur and be continuing for any reason whatsoever (and whether such occurrence shall be voluntary or involuntary or come about or be effected by operation of law or otherwise), an "Event of Default" shall be deemed to have occurred:

(1) If Debtor fails to pay any principal or interest on this Note when it becomes due and payable, or Debtor fails to pay any other cost, fee, expense or other amount owing to Creditor under this Note; or

(2) Debtor becomes insolvent or generally fails to pay, or admits in writing its inability or refusal to pay, debts as they become due; or Debtor applies for, consents to, or acquiesces in the appointment of a trustee, receiver or other custodian for Debtor or any property thereof, or makes a general assignment for the benefit of creditors; or, in the absence of such application, consent or acquiescence, a trustee, receiver or other custodian is appointed for Debtor or for a substantial part of the property of Debtor and is not discharged within 30 days; or any bankruptcy, reorganization, debt arrangement, or other case or proceeding under any bankruptcy or insolvency law, or any dissolution or liquidation, is commenced in respect of Debtor, and if such case or proceeding is not commenced by Debtor, it is consented to or acquiesced in by Debtor, or remains for 30 days undismissed; or Debtor takes any action to authorize, or in furtherance of, any of the foregoing.

G. THIS PROMISSORY NOTE SHALL BE GOVERNED BY BERMUDA LAW WITHOUT REGARD OR CONFLICT OF LAWS PRINCIPLES. SUIT HEREUNDER MAY BE BROUGHT IN A BERMUDA COURT. DEBTOR HEREBY IRREVOCABLY AND KNOWINGLY WAIVES ANY OBJECTION TO SUIT IN SUCH COURT DUE TO INCONVENIENCE OR UNSUITABILITY OF FORUM, VENUE OR OTHERWISE, AND HEREBY WAIVES ANY RIGHT DEBTOR MAY HAVE TO A JURY TRIAL. The foregoing shall not prejudice Creditor's right to bring suit in any jurisdiction it deems desirable or to enforce any judgments obtained in any jurisdiction. The remedies provided herein are not exclusive and Creditor shall have the option to utilize any one or more remedies available at law or in equity to enforce the provisions of this Note.

H. Principal and interest shall be payable in lawful money of the United States.

I. Debtor waives presentment, demand, notice of demand, protest, notice-of protest, notice of dishonor and notice of non-payment and agrees to pay such costs, expenses and reasonable attorneys' fees as may be adjudged by a court in connection with any litigation relating to this Note. No delay or omission of Creditor in exercising any right or remedy hereunder shall impair any such right or operate as a waiver thereof. No single or partial exercise by Creditor of any remedy shall preclude any further exercise thereof.

J. Creditor may assign this Note without Debtor's consent; Debtor may not assign this Note without Creditor's prior written consent.

K. If any provision or any word, term, clause or part of any provision of this Note shall be invalid for any reason, the same shall be ineffective, but the remainder of this Note and of the provisions shall not be affected and shall remain in full force and effect.

IN WITNESS WHEREOF, Debtor has caused this Note to be executed by its officers thereunto duly authorized, all as of the day and year first above written.

FOOD SERVICE INSURANCE
MANAGERS, INC.

By: 
President

ATTEST:

By: 
Secretary

PROMISSORY NOTE DATED NOVEMBER 8, 2000

SCHEDULE 1

BANK ACCOUNT DETAILS AND ROUTING INSTRUCTIONS

PLEASE REQUEST THAT CHASE MANHATTAN BANK N.A. WIRE FUNDS TO THE INSTRUCTIONS BELOW UNDER A SWIFT 100 ORDER. This will cause the Bank of Butterfield & Son Ltd. in Bermuda to be notified in advance of funds to be received into Platinum Indemnity Limited-FSIM Buttress MMF A/C # 006922.

BANK: Chase Manhattan Bank, N.A.
Building F, Floor 8
4 Chase Metrotech Centre
New York, N.Y. 11245, USA

ABA #: 021-000-021

SWIFT: CHAS US 33

For Credit to:

BENEFICIARY BANK: The Bank of N.T. Butterfield & Son Ltd.
Hamilton, Bermuda

ACCOUNT NUMBER: 001-106-7808

For Further Credit to: Butterfield Money
Market Fund Ltd.

BENEFICIARY ACCOUNT NUMBER: 006922

BENEFICIARY ACCOUNT NAME: Platinum Indemnity Limited-FSIM

Windsor Place
18 Queen Street
Hamilton
Bermuda

Tel: 441-295-8495
Fax: 441-292-1186

**Powerscourt
Management Limited**

Fax

To: J. Daniel Henke - Vice President From: Geoff Dowling

Food Service Insurance Managers

Fax: 916-564-1199

Pages: 5 (inc. header)

Phone: 916-564-3282

Date: 11/25/98

Re: FSIM- Financial Reports

CC: A. McComb - Powerscourt

Dan,

Please find attached the FSIM financial report from inception through 30th September 1998, based on the cession statement recently received from Frontier. Please note that the reports are based on premiums written and not collected. The actual gross premium collected to August 30, per the Frontier cession, was \$1,620,460.

As you can see on the program summary and notes page, the collateral requirement is underfunded by approximately \$700,000. This is a result of the higher than planned level of gross premiums written to date and a change to the reinsurance terms which added an additional expense of 6% to cover claims handling expenses. The total instalments outstanding for funding the risk gap, based on gross premiums written is approximately \$260,000, which still leaves a shortfall of approximately \$440,000, once collected.

Also, please note that the letter of credit requirement from Frontier at September 30, which is based on unearned premium and projected losses is approximately \$6.2m. Frontier are not in a position to release ceded premium to Platinum until this letter of credit is posted.

EXHIBIT

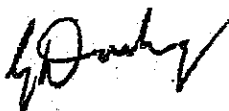
29

3-2-06

November 25, 1998

Once you have had a chance to review the statements, please call to discuss the letter of credit and collateral position. It will also be a good opportunity to discuss the Jan 1, renewal.

Kind regards,



Geoff Dowling
Powerscourt Management Limited
As Managers for
Platinum Indemnity Limited

PLATINUM

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.**

PROGRAM FINANCIAL REPORT

SEPTEMBER 30, 1998

November 23, 1998

Prepared by: G. Dowling

Distribution: D. Henke - Food Service Insurance Managers
A. McComb - Powerscourt

POWERS COURT

P.O. Box HM 2267
Windsor Place, 18 Queen Street
Hamilton HM JX, Bermuda
Telephone: (441) 295-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - FSIM**PROGRAM CASH FLOW***For the month Ended September 30, 1998*

		Notes	
Opening Cash & Investments	01-Sep-98		\$123,728
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			62,962
Investment Earnings		1	929
LOC Fees			
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	30-Sep-98		<u>\$187,619</u>

<i>Comprised of :</i>			
	<u>No. of shares</u>	<u>Market Value</u>	
The Enhanced Liquidity Fund	11,650.49	10.67	124,311
Bank of Butterfield Money Market fund	3,660.83	17.39	63,308
Total Cash & Investments	30-Sep-98		<u>\$187,619</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NIF money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM**PROGRAM INCEPTION TO DATE SUMMARY****September 30, 1998**

		%	Written	Earned
Gross Premiums Written		100.00	\$8,056,805	\$2,647,047
Gross Premiums Ceded		100.00	8,056,805	2,647,047
Specific and Aggregate Reinsurance		8.00	644,344	211,764
Net Premiums Ceded			7,412,261	2,435,283
Expenses:				
Fronting Fee	3	5.00	402,840	132,352
Administration		3.00	161,136	52,941
Boards, Bureaus & Assessments		3.30	265,875	87,353
Claims Admin		6.00	483,408	158,823
Federal Excise Tax	4	0.92	74,123	24,353
Commission		12.00	966,817	317,646
		29.22	2,354,198	773,467
Net Premiums Ceded after expenses			5,058,063	1,661,816
Losses Paid			(194,359)	(194,359)
Net Cession from Frontier			4,863,703	1,467,457
Investment Earnings	5 (a)		4,657	4,657
LQC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(18,750)
Management (1% p.a.)	5 (b)		0	0
NET LOSS FUND			\$4,843,360	\$1,453,364

Loss Reserves - Case			50	50
IBNR	50.00%	6	3,706,130	1,217,642
			\$3,706,130	\$1,217,642

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$4,843,360
Amount Receivable from Frontier Insurance	(4,863,703)
Program Fees payable to Platinum	25,000
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	62,962
Total Cash & Investments	\$187,619

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES*September 30, 1998*

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and marked to market adjustment on the holding in TULF. Additional interest is due from Frontier on funds withheld.
- (b) Additional Platinum management fee on ceded premium will be determined once advice received on 5 (a) above.
- 6 Provision for ultimate losses has been set at an expected ultimate loss ratio of 50% of net premiums ceded.
- 7 Collateral position :

Gross Premiums Ceded at 100 % Quota share	58,056,805
Aggregate attachment 75.00%	6,042,604
Less : Losses Paid	(194,359)
Aggregate exposure remaining	5,248,245
Less:	
Fees payable to Platinum	(25,000)
Cash & Investments	187,619
Cession settlements due from Frontier	4,863,703
Capital subscription	120,000
	<u>* (\$701,923)</u>

* Shortfall in risk gap collateral requirements is to be funded by monthly installments from commissions at the rate of 4% of gross written premiums. Installments outstanding based on written premium are approximately \$260,000.

POWERSCOURT

Powerscourt Management Limited
P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

Conf. call
Dunlop
Dan
+ CFO

25/6/99

FACSIMILE COVER SHEET

To: Dwight Halverson

From: Geoff Dowling

Company: Food Services Insurance Managers

Date: 22-Jun-99 Time: 11:16

Fax Number: 916-773-0402

Number of Pages: 2 (inc cover)

Dear Dwight,

Platinum Indemnity Limited - Risk Gap Funding

Please find attached a summary schedule of the risk gap position for policy year 1 which I have previously sent to Dan Henke. Please note the risk gap collateral deficiency of approximately \$643,000.

This deficiency has occurred due to two factors, which are set out on the schedule.

1. The actual premium for 1998 was \$8.899m compared to the original estimate of \$5.0m and based on the original pro-forma this gives rise to a gap collateral shortfall of \$109,684 as shown in the second column under the heading 'actual 1998'.
2. The final signed reinsurance agreement included and additional 6% for unallocated loss adjustment expense which was not included in the original pro forma. The effect of this additional 6% expense combined with the increased premium volume compounds the problem and gives rise to a collateral shortfall of \$643,641 as shown in the third column.

I would be grateful if you could please provide some information regarding your plans to provide additional collateral to Platinum to cover this potential exposure.

When you have reviewed the schedule, please call either myself or Andy McComb to discuss.

Yours sincerely,

Geoff Dowling

Geoff Dowling
Powerscourt Management Limited
As Managers for
Platinum Indemnity Limited

EXHIBIT

30

3-2-06

THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

PLATINUM INDEMNITY LIMITED

FOOD SERVICES INSURANCE MANAGERS INC.

RISK GAP ANALYSIS - YEAR 1 (1998)

<u>Underwriting Details</u>		<u>Original Pro-forme</u>	<u>Actual 1998</u>	<u>Actual Inc. 6% Inc to ULAE fee</u>
Gross Premiums written/coded		5,000,000	8,899,295	8,899,295
Specific and agg. reinsurance	8.00%	400,000	711,844	711,844
Net Ceded Premium		4,600,000	8,187,351	8,187,351
Ceding Commission	23.30%	1,165,000	2,073,536	2,607,493
Net Ceded Premium less expenses		3,435,000	6,113,816	5,579,858
<u>Risk Gap Calculation</u>				
Stop Loss attachment (% of GWP)	75.00%	(3,750,000)	(6,674,471)	(6,674,471)
Net Ceded Premium		3,435,000	6,113,816	5,579,858
Platinum Underwriting Fee		(25,000)	(25,000)	(25,000)
Risk Gap		(340,000)	(585,656)	(1,119,613)
<u>Funded By:</u>				
Cash Capital subscription		120,000	120,000	120,000
Installments - % of premiums	4.00%	200,000	355,972	355,972
		320,000	475,972	475,972
Shortfall		(20,000)	(109,684)	(643,641)



Dwight Halvorson
INSURANCE SERVICES

NAME: Andy Macomb

LOCATION: Powers Court.

FAX NUMBER: 441-292-1196

FROM: Susan Hughes

AT: DWIGHT HALVORSON INSURANCE SERVICES

NUMBER OF PAGES: _____ (INCLUDING THIS COVER LETTER)

DATE: 9/28/99 TIME: _____

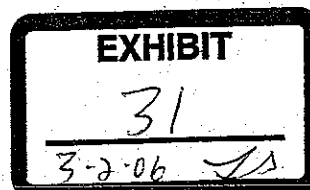
COMMENTS: Attached please find
the itinerary for Joan + Dwight
to Chicago on Monday, Oct. 4th.

I have made reservations @ the Fourpoints

***IF YOU DO NOT RECEIVE ALL PAGES LISTED ABOVE PLEASE
CONTACT US AT 916-773-0206

Sheaton
for Oct. 4.

3300 Douglas Blvd., Suite 295, Roseville, CA 95661-3807
(916) 773-0206 • FAX (916) 773-0402



POWERSCOURT

Powerscourt Management Limited
P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson/Jason Gamache

From: Geoff Dowling

Company: Food Services Insurance Managers

Date: 13-Oct-99 Time: 17:19

Fax Number: 916 773 0402

Number of Pages: 1

Gentlemen,

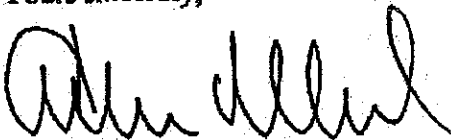
Re: Platinum Indemnity Limited – Food Services Insurance Managers Program

Further to our recent discussions, I can confirm that Platinum Indemnity Limited is prepared to continue to facilitate your risk-taking on the FSIM program at renewal on January 1st, 2000.

Our continued involvement on the program is subject to reviewing the proposed reinsurance terms and receipt of appropriate capital and/or contingent capital to fund the program risk-taking.

If you have any further questions, please do not hesitate to contact me.

Yours sincerely,



Andrew McComb
Powerscourt Management Limited
As Managers for
Platinum Indemnity Limited

c.c. Geoff Dowling

EXHIBIT

33

3-2-06



June 1, 2000

Mr. Mark W. Smith
Deloitte & Touche
Bermuda

Dear Mr. Smith:

Platinum Indemnity Limited

This letter is in response to your confirmation request of April 7, 2000.

Per your request we confirm the following at December 31, 1999:

- 1) FSIM through Platinum's reinsurance of Frontier Insurance assumes the first \$250,000 per claim for Workers' Compensation risks produced by Dwight Halvorson Insurance Services, subject to maximum aggregate limits of 75% of original gross premium for the 1998 program year. We do not agree with the 1999 year - (please refer to our 1999 contract with Frontier Insurance Co. - copy attached)
- 2) In the event paid losses exceed the aggregate retentions stated above, FSIM would be responsible for additional funding to Platinum of \$645,454 for 1998 less any amounts paid to Platinum by FSIM subsequent to December 31, 1999 and any interest earned on program funds. We do not agree with the 1999 year. (please refer to our 1999 contract with Frontier Insurance Co. - copy attached)

Should you require any additional information do not hesitate to contact me at (916) 773-0206.

Sincerely,


Dwight Halvorson
CEO FSIM

Attachment: Copy of 1999 Contract with Frontier Insurance Co.

EXHIBIT

35

3-2-06

PLATINUM REINSURANCE COMPANY LIMITED - ESIM

PROGRAM SUMMARY & NOTES

June 30, 1999

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000.
- 2 Program Year: January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 PET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and marked to market adjustment on the holding in TELF. Additional interest due from Frontier on funds withheld is estimated at \$20,000.
- (b) This is an estimate based on information received from Frontier.
- 6 Provision for ultimate losses has been set at an expected ultimate loss ratio of 50% of net premiums ceded.

		Year 1	Year 2	Total
7	<u>Collateral position:</u>			
	Gross Premiums Ceded at 100 % Quota share	\$8,899,295	\$1,094,425	\$11,993,720
	Aggregate attachment 75.00%	6,674,471	2,320,819	8,995,290
	Less: Losses Paid	(2,159,730)	(301,087)	(2,460,817)
	Aggregate exposure remaining	4,514,741	2,019,732	6,534,473
	Less:		18,750	18,750
	Fees payable to Platinum	\$284,754		284,754
	Cash & Investments	3,427,247	1,797,243	5,224,490
	Cession settlements due from Frontier	18,000		18,000
	Interest due from Frontier	120,000		120,000
	Capital subscription			
		(\$664,740)	(\$203,739)	(\$868,479)

* Shortfall in risk gap collateral requirements is to be funded by monthly instalments from commissions at the rate of 4% of gross premiums collected.

Check:

GWP col) 57,584,173
 4% 295366.92
 Act rec to date 192,519
 difference 107,848
 44,614

POWERSCOURT

Powerscourt Management Limited
P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 10-Jun-00 Time: 12:23

Fax Number: (916) 773-0402

Number of Pages: One

Dear Dwight,

Sacramento Visit

Further to our recent telephone discussion, I have finalised travel plans and will arrive in Sacramento late in the evening of Sunday June 18.

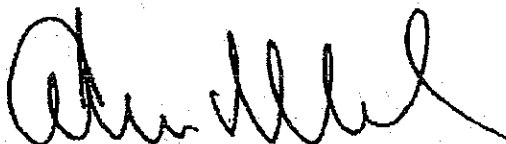
I would like to meet at your offices early on the morning of Monday June 19, say 8.00 am? I plan to return to San Francisco on a 4.00 pm flight if we have concluded our meeting.

The following is my proposal of an agenda for our meeting:

1. Review Milliman & Robertson report on expected ultimate losses and expected pay out of unpaid claims.
2. Review financing of the uncollateralised obligation in respect of the 1998 underwriting year of the FSIM program.
3. Determine whether there will ultimately be a shortfall of investment income to fund the expected losses in respect of the 1999 underwriting year of the FSIM program.
4. Review any proposals regarding buy-out of the risks of either program underwriting years.

I would appreciate you confirming these arrangements and advising of any hotels close to your offices.

Best regards,



EXHIBIT

36

3-2-06

Is

THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

faxSAY
TAKING FAXING TO THE NEXT GENERATION

Delivery Notice

YOUR FAX HAS BEEN SUCCESSFULLY DELIVERED

Your 1 PAGE fax to:
Sent to the FaxSav Network:

19187730402
June 10, 11:30:31 AM GMT-0400

Was successfully DELIVERED:
To the fax machine identifying itself as:

June 10, 11:31:34 AM GMT-0400

The number of ATTEMPTS REQUIRED
to deliver this fax:

1

For further assistance:

Please call FaxSav Customer Service at 1-800-828-7115 and have the
following document reference number ready: 14412921196 / 0010404001625583100

The COMPRESSED first page of your fax follows:

06/10/00 12:27 FAX 441 292 1196

The Powerscourt Group

002

POWERSCOURT

Powerscourt Management Limited
P.O. Box HM 2267, Windsor Place, 3rd floor, 15 Queen Street, Hamilton HM JK, Bermuda
Tel: (441) 292-6495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halverson

From: Andy McComb

Company: FSIM

Date: 10-Jun-00 Time: 12:23

Fax Number: (916) 772-0402

Number of Pages: One

Dear Dwight,

Sacramento Visit

Further to our recent telephone discussion, I have finalised travel plans and will arrive in Sacramento late in the evening of Sunday June 18.

I would like to meet at your offices early on the morning of Monday June 19, say 8.00 am? I plan to return to San Francisco on a 4.00 pm flight if we have concluded our meeting.

The following is my proposal of an agenda for our meeting:

1. Review Milliman & Robertson report on expected ultimate losses and expected pay out of unpaid claims.
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3. Determine whether there will ultimately be a shortfall of investment income to fund the expected losses in respect of the 1999 underwriting year of the FSIM program.
4. Review any proposals regarding buy-out of the risks of either program underwriting years.

I would appreciate you confirming these arrangements and advising of any hotels close to your offices.

Best regards,



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PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 8-Nov-00 Time: 14:16

Fax Number: 916-773-0402

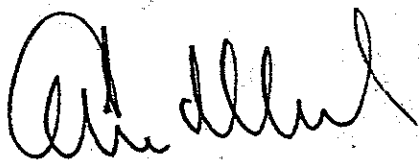
Number of Pages: Five

Dwight,

PROMISSORY NOTE

Further to your voice mail message, please find attached the promissory note with amended amount due per my fax to you of October 18, 2000.

Best regards,



EXHIBIT

37

3-2-06

L

THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

PROMISSORY NOTE

PRINCIPAL: \$469,515.00

November 8, 2000

FOR VALUE RECEIVED on the above referenced date, Food Service Insurance Managers, Inc., a California corporation ("Debtor"), promises to pay to the order of Platinum Indemnity Limited, a Bermuda Company ("Creditor"), at Windsor Place, 3rd Floor, 18 Queen Street, Hamilton, Bermuda the principal sum of Four Hundred and Sixty Nine Thousand, Five Hundred and Fifteen Dollars and 00/100 Cents (\$469,515.00) with interest as set forth herein, payable as follows:

A. Principal shall be paid on this Promissory Note (this "Note") as follows: Twenty One Thousand Dollars and No Cents (\$21,000.00) on the fifteenth day of each month commencing with August 15, 2000. Such payment to be made by bank wire transfer to the bank and account detailed in Schedule 1 attached hereto, and any other bank and account as may be advised by the Creditor from time to time.

B. Subject to paragraph D below, interest at a variable rate, namely the Federal Funds Rate (the target interest rate for banks borrowing reserves among themselves as announced and in effect from time to time by the Federal Open Markets Committee of the U.S. Federal Reserve Board) plus two percentage points, shall accrue on principal outstanding from time to time. Subject to paragraph D below, interest payments shall be due on the fifteenth day of every month until Maturity.

C. Should interest not be paid by Debtor as stated, it shall thereafter bear like interest as the principal. Unpaid interest shall be compounded at a rate not to exceed simple interest on the unpaid principal at the maximum rate permitted by law.

D. Notwithstanding anything to the contrary herein, interest shall not begin to accrue on any amounts due hereunder until such time as the "Separate Account" maintained for Debtor by Creditor ceases to have a positive balance. The "Separate Account" is an account maintained by Creditor on its books which represents an ownership interest of Debtor in certain segregated assets of Creditor pursuant to the Subscription and Shareholder Agreement ("Agreement") dated January 16, 1998 between the Creditor and the Debtor and executed by both parties in Hamilton, Bermuda. For purposes of this Note, Creditor shall determine from time to time whether the Separate Account has a positive balance in accordance with the terms of the Agreement, and such determination shall be conclusive and binding on Debtor, absent manifest error. If Debtor nonetheless disputes Creditor's determination, Debtor shall pay the interest and principal amounts due hereunder as if such determination were undisputed and such dispute did not exist and Debtor's sole recourse against Creditor for such manifest error shall be an action separate from this Note.

E. This Promissory Note may be prepaid at any time without penalty. The

balance of principal and any outstanding interest as well as any other sum remaining unpaid on this Note shall be paid in full no later than August 15, 2002.

F. If any of the following events shall occur and be continuing for any reason whatsoever (and whether such occurrence shall be voluntary or involuntary or come about or be effected by operation of law or otherwise), an "Event of Default" shall be deemed to have occurred:

(1) If Debtor fails to pay any principal or interest on this Note when it becomes due and payable, or Debtor fails to pay any other cost, fee, expense or other amount owing to Creditor under this Note; or

(2) Debtor becomes insolvent or generally fails to pay, or admits in writing its inability or refusal to pay, debts as they become due; or Debtor applies for, consents to, or acquiesces in the appointment of a trustee, receiver or other custodian for Debtor or any property thereof, or makes a general assignment for the benefit of creditors; or, in the absence of such application, consent or acquiescence, a trustee, receiver or other custodian is appointed for Debtor or for a substantial part of the property of Debtor and is not discharged within 30 days; or any bankruptcy, reorganization, debt arrangement, or other case or proceeding under any bankruptcy or insolvency law, or any dissolution or liquidation, is commenced in respect of Debtor, and if such case or proceeding is not commenced by Debtor, it is consented to or acquiesced in by Debtor, or remains for 30 days undismissed; or Debtor takes any action to authorize, or in furtherance of, any of the foregoing.

G. THIS PROMISSORY NOTE SHALL BE GOVERNED BY BERMUDA LAW WITHOUT REGARD OR CONFLICT OF LAWS PRINCIPLES. SUIT HEREUNDER MAY BE BROUGHT IN A BERMUDA COURT. DEBTOR HEREBY IRREVOCABLY AND KNOWINGLY WAIVES ANY OBJECTION TO SUIT IN SUCH COURT DUE TO INCONVENIENCE OR UNSUITABILITY OF FORUM, VENUE OR OTHERWISE, AND HEREBY WAIVES ANY RIGHT DEBTOR MAY HAVE TO A JURY TRIAL. The foregoing shall not prejudice Creditor's right to bring suit in any jurisdiction it deems desirable or to enforce any judgments obtained in any jurisdiction. The remedies provided herein are not exclusive and Creditor shall have the option to utilize any one or more remedies available at law or in equity to enforce the provisions of this Note.

H. Principal and interest shall be payable in lawful money of the United States.

I. Debtor waives presentment, demand, notice of demand, protest, notice of protest, notice of dishonor and notice of non-payment and agrees to pay such costs, expenses and reasonable attorneys' fees as may be adjudged by a court in connection with any litigation relating to this Note. No delay or omission of Creditor in exercising any right or remedy hereunder shall impair any such right or operate as a waiver thereof. No single or partial exercise by Creditor of any remedy shall preclude any further exercise thereof.

J. Creditor may assign this Note without Debtor's consent; Debtor may not assign this Note without Creditor's prior written consent.

K. If any provision or any word, term, clause or part of any provision of this Note shall be invalid for any reason, the same shall be ineffective, but the remainder of this Note and of the provisions shall not be affected and shall remain in full force and effect.

IN WITNESS WHEREOF, Debtor has caused this Note to be executed by its officers thereunto duly authorized, all as of the day and year first above written.

**FOOD SERVICE INSURANCE
MANAGERS, INC.**

By: _____
President

ATTEST:

By: _____
Secretary

PROMISSORY NOTE DATED AUGUST __, 2000

SCHEDULE 1

BANK ACCOUNT DETAILS AND ROUTING INSTRUCTIONS

PLEASE REQUEST THAT CHASE MANHATTAN BANK N.A. WIRE FUNDS TO THE INSTRUCTIONS BELOW UNDER A SWIFT 100 ORDER. This will cause the Bank of Butterfield & Son Ltd. in Bermuda to be notified in advance of funds to be received into Platinum Indemnity Limited-FSIM Buttress MMF A/C # 006922.

BANK:

Chase Manhattan Bank, N.A.
Building F, Floor 8
4 Chase Metrotech Centre
New York, N.Y. 11245, USA

ABA #:

021-000-021

SWIFT:

CHAS US 33

For Credit to:

BENEFICIARY BANK:

The Bank of N.T. Butterfield & Son Ltd.
Hamilton, Bermuda

ACCOUNT NUMBER:

001-106-7808

For Further Credit to: Butterfield Money
Market Fund Ltd.

BENEFICIARY ACCOUNT NUMBER: 006922

BENEFICIARY ACCOUNT NAME: Platinum Indemnity Limited-FSIM

 *** TX REPORT ***

TRANSMISSION OK

TX/RX NO	4277
CONNECTION TEL	728585#619167730402
SUBADDRESS	
CONNECTION ID	
ST. TIME	11/08 14:16
USAGE T	00'54
PGS. SENT	5
RESULT	OK

PLATINUM

PLATINUM INDEMNITY LIMITED

P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
 Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorson

From: Andy McComb

Company: FSIM

Date: 8-Nov-00 Time: 14:16

Fax Number: 916-773-0402

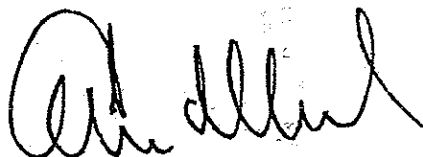
Number of Pages: Five

Dwight,

PROMISSORY NOTE

Further to your voice mail message, please find attached the promissory note with amended amount due per my fax to you of October 18, 2000.

Best regards,





Dwight Halvorson
INSURANCE SERVICES

Name: ANDY McComb

Location: _____

Fax Number: (44) 292-1196

FROM: JULIE BRYERTON, CIC; CISR
NUMBER OF PAGES: 4 (INCLUDING COVER PAGE)

DATE: 11 / 8 / 00 TIME: 12:00 [] AM [☒] PM

RE: _____

COMMENTS: ANDY,

ATTACHED is the signed note for
F.S.I.M. I will send the ORIGINAL and
a cover note.

Thanks.

DDA

If you do not receive all the pages indicated above, please
give us a call at (916) 773-0206 and contact JULIE BRYERTON
as soon as possible so that we may transmit again.

our fax# is: (916) 773-0402

EXHIBIT

38

3-2-06

PROMISSORY NOTE**PRINCIPAL: \$469,515.00****November 8, 2000**

FOR VALUE RECEIVED on the above referenced date, Food Service Insurance Managers, Inc., a California corporation ("Debtor"), promises to pay to the order of Platinum Indemnity Limited, a Bermuda Company ("Creditor"), at Windsor Place, 3rd Floor, 18 Queen Street, Hamilton, Bermuda the principal sum of Four Hundred and Sixty Nine Thousand, Five Hundred and Fifteen Dollars and 00/100 Cents (\$469,515.00) with interest as set forth herein, payable as follows:

A. Principal shall be paid on this Promissory Note (this "Note") as follows: Twenty One Thousand Dollars and No Cents (\$21,000.00) on the fifteenth day of each month commencing with August 15, 2000. Such payment to be made by bank wire transfer to the bank and account detailed in Schedule 1 attached hereto, and any other bank and account as may be advised by the Creditor from time to time.

B. Subject to paragraph D below, interest at a variable rate, namely the Federal Funds Rate (the target interest rate for banks borrowing reserves among themselves as announced and in effect from time to time by the Federal Open Markets Committee of the U.S. Federal Reserve Board) plus two percentage points, shall accrue on principal outstanding from time to time. Subject to paragraph D below, interest payments shall be due on the fifteenth day of every month until Maturity.

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D. Notwithstanding anything to the contrary herein, interest shall not begin to accrue on any amounts due hereunder until such time as the "Separate Account" maintained for Debtor by Creditor ceases to have a positive balance. The "Separate Account" is an account maintained by Creditor on its books which represents an ownership interest of Debtor in certain segregated assets of Creditor pursuant to the Subscription and Shareholder Agreement ("Agreement") dated January 16, 1998 between the Creditor and the Debtor and executed by both parties in Hamilton, Bermuda. For purposes of this Note, Creditor shall determine from time to time whether the Separate Account has a positive balance in accordance with the terms of the Agreement, and such determination shall be conclusive and binding on Debtor, absent manifest error. If Debtor nonetheless disputes Creditor's determination, Debtor shall pay the interest and principal amounts due hereunder as if such determination were undisputed and such dispute did not exist and Debtor's sole recourse against Creditor for such manifest error shall be an action separate from this Note.

E. This Promissory Note may be prepaid at any time without penalty. The

balance of principal and any outstanding interest as well as any other sum remaining unpaid on this Note shall be paid in full no later than August 15, 2002.

F. If any of the following events shall occur and be continuing for any reason whatsoever (and whether such occurrence shall be voluntary or involuntary or come about or be effected by operation of law or otherwise), an "Event of Default" shall be deemed to have occurred:

(1) If Debtor fails to pay any principal or interest on this Note when it becomes due and payable, or Debtor fails to pay any other cost, fee, expense or other amount owing to Creditor under this Note; or

(2) Debtor becomes insolvent or generally fails to pay, or admits in writing its inability or refusal to pay, debts as they become due; or Debtor applies for, consents to, or acquiesces in the appointment of a trustee, receiver or other custodian for Debtor or any property thereof, or makes a general assignment for the benefit of creditors; or, in the absence of such application, consent or acquiescence, a trustee, receiver or other custodian is appointed for Debtor or for a substantial part of the property of Debtor and is not discharged within 30 days; or any bankruptcy, reorganization, debt arrangement, or other case or proceeding under any bankruptcy or insolvency law, or any dissolution or liquidation, is commenced in respect of Debtor, and if such case or proceeding is not commenced by Debtor, it is consented to or acquiesced in by Debtor, or remains for 30 days undismissed; or Debtor takes any action to authorize, or in furtherance of, any of the foregoing.

G. THIS PROMISSORY NOTE SHALL BE GOVERNED BY BERMUDA LAW WITHOUT REGARD OR CONFLICT OF LAWS PRINCIPLES. SUIT HEREUNDER MAY BE BROUGHT IN A BERMUDA COURT. DEBTOR HEREBY IRREVOCABLY AND KNOWINGLY WAIVES ANY OBJECTION TO SUIT IN SUCH COURT DUE TO INCONVENIENCE OR UNSUITABILITY OF FORUM, VENUE OR OTHERWISE, AND HEREBY WAIVES ANY RIGHT DEBTOR MAY HAVE TO A JURY TRIAL. The foregoing shall not prejudice Creditor's right to bring suit in any jurisdiction it deems desirable or to enforce any judgments obtained in any jurisdiction. The remedies provided herein are not exclusive and Creditor shall have the option to utilize any one or more remedies available at law or in equity to enforce the provisions of this Note.

H. Principal and interest shall be payable in lawful money of the United States.

I. Debtor waives presentment, demand, notice of demand, protest, notice of protest, notice of dishonor and notice of non-payment and agrees to pay such costs, expenses and reasonable attorneys' fees as may be adjudged by a court in connection with any litigation relating to this Note. No delay or omission of Creditor in exercising any right or remedy hereunder shall impair any such right or operate as a waiver thereof. No single or partial exercise by Creditor of any remedy shall preclude any further exercise thereof.

J. Creditor may assign this Note without Debtor's consent; Debtor may not assign this Note without Creditor's prior written consent.

K. If any provision or any word, term, clause or part of any provision of this Note shall be invalid for any reason, the same shall be ineffective, but the remainder of this Note and of the provisions shall not be affected and shall remain in full force and effect.

IN WITNESS WHEREOF, Debtor has caused this Note to be executed by its officers thereunto duly authorized, all as of the day and year first above written.

FOOD SERVICE INSURANCE
MANAGERS, INC.

By: Thight J. Anderson

President

ATTEST:

By: _____

Secretary

PROMISSORY NOTE DATED AUGUST 2000

SCHEDULE 1

BANK ACCOUNT DETAILS AND ROUTING INSTRUCTIONS

PLEASE REQUEST THAT CHASE MANHATTAN BANK N.A. WIRE FUNDS TO THE INSTRUCTIONS BELOW UNDER A SWIFT 100 ORDER. This will cause the Bank of Butterfield & Son Ltd, in Bermuda to be notified in advance of funds to be received into Platinum Indemnity Limited-FSIM Buttress MMF A/C # 006922.

BANK:

Chase Manhattan Bank, N.A.
Building F, Floor 8
4 Chase Metrotech Centre
New York, N.Y. 11245, USA

ABA #:

021-000-021

SWIFT:

CHAS US 33

For Credit to:

BENEFICIARY BANK:

The Bank of N.T. Butterfield & Son Ltd.
Hamilton, Bermuda

ACCOUNT NUMBER:

001-106-7808

For Further Credit to: Butterfield Money
Market Fund Ltd.

BENEFICIARY ACCOUNT NUMBER:

006922

BENEFICIARY ACCOUNT NAME:

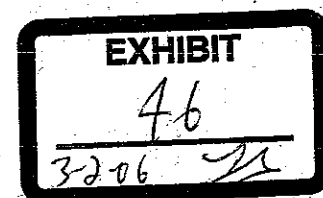
Platinum Indemnity Limited-FSIM

PLATINUM

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.
PROGRAM FINANCIAL REPORT
SEPTEMBER 30, 2002**

cc: Rob F.
Manny C.



Date prepared: October 16, 2002

Latest session: June 2002

Prepared by: D. Devoy

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

POWERSCOURT

P.O. Box HM 2267
Windsor Place, 18 Queen Street
Hamilton HM JX, Bermuda
Telephone: (441) 295-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - IFSM

PROGRAM CASH FLOW

For the 3 Months Ended September 30, 2002

Opening Cash & Investments	30-Jun-02	Notes	\$19,832
Payments to Frontier			0
Contributed surplus receipts			0
Investment Earnings		1	78
LOC Fees			0
Bank Charges			0
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	(99)
Closing Cash & Investments	30-Sep-02		<u>\$19,811</u>

Comprised of :			
	<u>No. of shares</u>	<u>Market Value</u>	
Bank of Butterfield Money Market fund	961.57	20.60	19,811
Total Cash & Investments	30-Sep-02		<u>\$19,811</u>

Note 1 : Represents movement in marked to market adjustment on holding in BNTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED
SEPARATE ACCOUNT FSIM
Income Statement
Inception to September 30, 2002

	Underwriting Year		
	1998	1999	Total
Quota share participation	100.00%	100.00%	
Gross program premium written	\$8,286,961	\$11,772,315	\$20,059,276
Net ceded quota share premium	\$8,286,961	\$11,772,315	\$20,059,276
Reinsurance premium	(662,957)	(706,339)	(1,369,296)
Ceding Commission	(2,421,450)	(3,272,703)	(5,694,153)
Net premiums ceded after expenses	5,202,554	7,793,273	12,995,827
Paid losses	6,215,221	8,652,652	14,867,873
Reserve for outstanding losses	0	0	0
Reserve for IBNR	0	0	0
Net underwriting surplus/(deficit)	(1,012,667)	(859,379)	(1,872,046)
Investment income			197,394
LOC fees and bank charges			(2,482)
Legal fees			(1,344)
Management fees			(83,378)
Potential program surplus/(deficit)			(\$1,761,856)

Note: Includes premium and loss information through June 30, 2002 cession.

**PLATINUM INDEMNITY LIMITED
SEPARATE ACCOUNT FSIM**

**Balance Sheet
September 30, 2002**

ASSETS

Cash & investments	\$19,811
	<u>\$19,811</u>

LIABILITIES

Loss reserves:	
OSLR	\$0
IBNR	0
Payable to Platinum Indemnity Ltd	49
Due to Frontier Insurance	1,118,180
	<u>1,118,229</u>
Capital contributions	663,438
Potential program surplus/(deficit)	(1,761,856)
	<u>\$19,811</u>

Note: Includes premium and loss information through June 30, 2002 cession.

**PLATINUM INDEMNITY LIMITED
SEPARATE ACCOUNT FSIM**

**Balance Sheet
September 30, 2002**

Amount due to Frontier Insurance

Net ceded premium
Paid losses

12,995,827
(14,867,873)
(1,872,046)

Less payments & receipts:

27-Mar-01
27-Jun-01

515,000
99,950

(1,257,096)

PLATINUM INDEMNITY LIMITED - RESERVE STATE

PROGRAM SUMMARY & NOTES

September 30, 2002

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$138,916
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.
- 6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

Collateral position:		Year 1	Year 2	Total	
Gross Premiums Ceded at 100 % Quota share		\$8,286,961	\$11,772,315	\$20,059,276	
Aggregate attachment	Yr 1 75.00%	Yr 2 73.50%	6,215,221	8,652,652	14,867,873
Less:	Losses Paid		(6,215,221)	(8,652,652)	(14,867,873)
Aggregate exposure remaining			0	(0)	0
Less:	Fees payable to Platinum				49
	Cash & Investments				(19,811)
	Cession settlements due to Frontier				1,257,096
	Interest due from Frontier				(138,916)
(Excess/deficiency in collateral)					\$1,098,418

PLATINUM

PLATINUM INDEMNITY LIMITED

FOOD SERVICE INSURANCE MANAGERS INC.

PROGRAM FINANCIAL REPORT

MARCH 31, 1999

EXHIBIT

47

3-2-01 Zs

May 12th, 1999

Prepared by: G. Dowling

Distribution: D. Henke - Food Service Insurance Managers
A. McComb - Powerscourt

POWERSCOURT

P.O. Box HM 2267
Windsor Place, 18 Queen Street
Hamilton HM JX, Bermuda
Telephone: (441) 295-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - FSIM**PROGRAM CASH FLOW***For the three months Ended March 31, 1999*

Opening Cash & Investments	01-Jan-99	Notes	\$237,843
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			50,013
Investment Earnings		1	2,880
LOC Fees			
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	31-Mar-99		<u>\$290,736</u>

<i>Comprised of :</i>			
	<u>No. of shares</u>	<u>Market Value</u>	
The Enhanced Liquidity Fund	11,650.49	10.91	127,107
Bank of Butterfield Money Market fund	9,230.55	17.73	163,629
Total Cash & Investments	31-Mar-99		<u>\$290,736</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM**PROGRAM INCEPTION TO DATE SUMMARY****March 31, 1999****All Policy Years**

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$11,993,720	\$7,484,040
Gross Premiums Ceded		100.00	\$11,993,720	7,484,040
Specific and Aggregate Reinsurance		8.00	\$897,609	\$583,591
Net Premiums Ceded			11,096,111	6,900,449
Expenses :				
Fronting Fee	3	5.00	\$599,686	\$374,202
Administration		2.00	\$177,986	\$134,549
Boards, Bureaus & Assessments		3.30	\$420,548	\$253,026
Claims Admin		6.00	\$549,430	\$407,429
Federal Excise Tax	4	0.92	\$110,961	\$69,004
Commission		12.00	\$1,552,193	\$925,701
		29.22	3,410,804	2,163,911
Net Premiums Ceded after expenses			7,685,307	4,736,537
Losses Paid			(985,258)	(985,258)
Net Cession from Frontier			6,700,049	3,751,279
Investment Earnings	5 (a)		28,352	28,352
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(50,000)	(37,500)
Management (1% p.a.)	5 (b)		(3,000)	(3,000)
NET LOSS FUND			\$6,675,401	\$3,739,131

Loss Reserves -	Case			\$0	\$0
	IBNR	50.00%	6	\$5,011,602	\$2,756,762
				\$5,011,602	\$2,756,762

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$6,675,401
Amount Receivable from Frontier Insurance	(6,700,049)
Interest due from Frontier	(18,000)
Fees payable to Platinum	28,000
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	185,384
Total Cash & Investments	\$290,736

PLATINUM INDEMNITY LIMITED - FSIM**PROGRAM INCEPTION TO DATE SUMMARY****March 31, 1999****Policy Year 1999**

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$3,094,425	\$756,604
Gross Premiums Ceded		100.00	3,094,425	756,604
Specific and Aggregate Reinsurance		6.00	185,666	45,396
Net Premiums Ceded			2,908,760	711,208
Expenses :				
Fronting Fee	3	5.00	154,721	37,830
Administration		0.00	0	0
Boards, Bureaus & Assessments		4.10	126,871	31,021
Claims Admin		0.50	15,472	3,783
Federal Excise Tax	4	0.94	29,088	7,112
Commission		15.65	484,278	118,409
		26.19	810,430	198,155
Net Premiums Ceded after expenses			2,098,330	513,053
Losses Paid			0	0
Net Cession from Frontier			2,098,330	513,053
Investment Earnings	5 (a)		0	0
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(18,750)
Management (1% p.a.)	5 (b)		0	0
NET LOSS FUND			\$2,073,330	\$494,303

Loss Reserves - Case			\$0	\$0
IBNR	50.00%	6	1,547,213	378,302
			\$1,547,213	\$378,302

PLATINUM INDEMNITY LIMITED - FSIM**PROGRAM INCEPTION TO DATE SUMMARY****March 31, 1999****Policy Year 1998**

		Notes	%	Written	Earned
Gross Premiums Written			100.00	\$8,899,295	\$6,727,436
Gross Premiums Ceded			100.00	8,899,295	6,727,436
Specific and Aggregate Reinsurance			8.00	711,944	538,195
Net Premiums Ceded				8,187,351	6,189,241
Expenses :	Fronting Fee	3	5.00	444,965	336,372
	Administration		2.00	177,986	134,549
	Boards, Bureaus & Assessments		3.30	293,677	222,005
	Claims Admin		6.00	533,958	403,646
	Federal Excise Tax	4	0.92	81,874	61,892
	Commission		12.00	1,067,915	807,292
			29.22	2,600,374	1,965,757
Net Premiums Ceded after expenses				5,586,977	4,223,484
Losses Paid				(985,258)	(985,258)
Net Cession from Frontier				4,601,719	3,238,226
Investment Earnings		5 (a)		28,352	28,352
LOC Fees				0	0
Program Fees -	Underwriting (\$25,000 p.a.)			(25,000)	(18,750)
	Management (1% p.a.)	5 (b)		(3,000)	(3,000)
NET LOSS FUND				\$4,602,071	\$3,244,828

Loss Reserves - Case				\$0	\$0
	IBNR	50.00%	6	3,464,390	2,378,460
				\$3,464,390	\$2,378,460

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES*March 31, 1999*

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and marked to market adjustment on the holding in TELF. Additional interest due from Frontier on funds withheld is estimated at \$20,000.
- (b) This is an estimate based on information received from Frontier.
- 6 Provision for ultimate losses has been set at an expected ultimate loss ratio of 50% of net premiums ceded.
- 7 Collateral position :

Gross Premiums Ceded at 100 % Quota share		<u>\$11,993,720</u>
Aggregate attachment	75.00%	8,995,290
Less :	Losses Paid	<u>(985,258)</u>
Aggregate exposure remaining		8,010,032
Less:	Fees payable to Platinum	28,000
	Cash & Investments	290,736
	Cession settlements due from Frontier	6,700,049
	Interest due from Frontier	18,000
	Capital subscription	120,000
		<u>* (\$853,247)</u>

- * Shortfall in risk gap collateral requirements is to be funded by monthly instalments from commissions at the rate of 4% of gross premiums collected.

PLATINUM

PLATINUM INDEMNITY LIMITED

FOOD SERVICE INSURANCE MANAGERS INC. PROGRAM FINANCIAL REPORT SEPTEMBER 30, 1999

EXHIBIT

48

3-2-06

LS

November 9th, 1999

Prepared by: G. Dowling

Distribution: D. Halvorsen - Food Service Insurance Managers
J. Gamache - Food Service Insurance Managers
A. McComb - Powerscourt

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PIA

PLA TENCOR AND BNY MONTAGNY LIMITED RESPONSIVE

PROGRAM CASH FLOW

For the three months Ended September 30, 1999

		Notes	
Opening Cash & Investments	01-Jul-99		\$284,754
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			0
Investment Earnings		1	4,647
LOC Fees			
Program Fees :	Underwriting		(12,500)
	Management (1% p.a.)	2	(7,500)
Closing Cash & Investments	30-Sep-99		<u>\$269,401</u>

<i>Comprised of :</i>			
	<u>No. of shares</u>	<u>Market Value</u>	
The Enhanced Liquidity Fund	2,657.64	11.12	29,553
Bank of Bunerfield Money Market fund	7,648.84	18.16	138,914
Bankamerica Fixed Deposit			100,934
Total Cash & Investments	30-Sep-99		<u>\$269,401</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund
 Note 2 : Based on previous quarter average funds and deducted this quarter

PLAATINUM INSURANCE COMPANY, LIMITED - ESTIM.

PROGRAM INCEPTION TO DATE SUMMARY

September 30, 1999

All Policy Years

	Notes	%	Written	Borned
Gross Premiums Written		100.00	\$19,044,146	\$12,471,539
Gross Premiums Ceded		100.00	\$19,044,146	12,471,539
Specific and Aggregate Reinsurance		8.00	\$1,320,635	\$922,467
Net Premiums Ceded			17,723,511	11,549,072
Expenses:				
Fronting Fee	3	5.00	\$952,207	\$623,577
Administration		2.00	\$177,986	\$174,173
Boards, Bureaus & Assessments		3.30	\$709,616	\$441,663
Claims Admin		6.00	\$584,682	\$541,339
Federal Excise Tax	4	0.92	\$177,235	\$115,491
Commission		12.00	\$2,655,585	\$1,633,927
		29.22	\$2,557,310	\$3,530,171
Net Premiums Ceded after expenses			12,466,201	8,018,901
Losses Paid			(3,441,614)	(3,441,614)
Net Cession from Frontier			9,024,587	4,577,287
Investment Earnings	5 (a)		57,632	57,632
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(50,000)	(50,000)
Management (1% p.a.)	5 (b)		(24,500)	(24,500)
NET LOSS FUND			\$9,007,719	\$4,560,419

Loss Reserves - Case		\$3,813,618	\$3,490,377
IBNR	75.00%	\$7,027,878	\$2,421,663
		\$10,841,496	\$5,912,040

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$9,007,719
Amount Receivable from Frontier Insurance	(9,024,587)
Interest due from Frontier	(40,000)
Fees payable to Platinum	13,750
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	192,519
Total Cash & Investments	\$269,401

PLAATEN UNDA INDEMNITY LIMITED - CASUALTY

PROGRAM INCEPTION TO DATE SUMMARY

September 30, 1999

Policy Year 1999

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$10,144,851	\$3,762,793
Gross Premiums Ceded		100.00	10,144,851	3,762,793
Specific and Aggregate Reinsurance		6.00	608,691	225,768
Net Premiums Ceded			9,536,160	3,537,025
Expenses :				
Fronting Fee	3	5.00	507,243	188,140
Administration		0.00	0	0
Boards, Bureaus & Assessments		4.10	415,939	154,275
Claims Admin		0.50	50,724	18,814
Federal Excise Tax	4	0.94	95,362	35,370
Commission		15.65	1,587,669	588,877
		26.19	2,656,936	985,475
Net Premiums Ceded after expenses			6,879,223	2,551,550
Losses Paid			(418,682)	(418,682)
Net Cession from Frontier			6,460,541	2,132,868
Investment Earnings	5 (a)		0	0
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(15,000)	(15,000)
NET LOSS FUND			\$6,420,541	\$2,092,868

Loss Reserves - Case		\$1,195,534	9872,293
IBNR	75.00%	5,994,422	1,531,120
		\$7,189,956	\$2,403,413

PLATINUM REINSURANCE COMPANY LIMITED LIFETIME

PROGRAM SUMMARY & NOTES

September 30, 1999

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 RET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and marked to market adjustment on the holding in TELF. Additional interest due from Frontier on funds withheld is estimated at \$20,000.
- (b) This is an estimate based on information received from Frontier.
- 6 Provision for ultimate losses has been set at an expected ultimate loss ratio of 50% of net premiums ceded.

Collateral position :		Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share		58,899,295	\$10,144,851	\$19,044,146
Aggregate attachment	75.00%	6,674,471	7,608,638	14,283,110
Less :	Losses Paid	(3,022,932)	(418,682)	(3,441,614)
Aggregate exposure remaining		3,651,539	7,189,956	10,841,496
Less:	Fees payable to Platinum		13,750	13,750
	Cash & Investments	5269,401		269,401
	Cession settlements due from Frontier	2,564,045	6,460,541	9,024,587
	Interest due from Frontier	40,000		40,000
	Capital subscription	120,000		120,000
		(\$658,092)	(\$715,665)	(\$1,373,757)

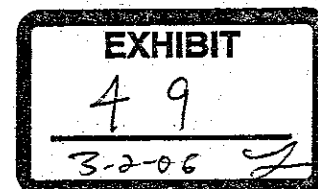
* Shortfall in risk gap collateral requirements is to be funded by monthly instalments from commissions at the rate of 4% of gross premiums collected.

Check:	GWP coll	57,045,331
	4%	281813.24
	Act rec to date	192,519
	difference	89,294

PLATINUM



FOOD SERVICE INSURANCE MANAGERS INC. PROGRAM FINANCIAL REPORT DECEMBER 31, 1999



January 31st, 2000

Prepared by: G. Dowling

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

POWERS COURT

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PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM CASH FLOW

For the three months Ended December 31, 1999

		Notes	
Opening Cash & Investments	01-Oct-99		\$269,401
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			26,513
Investment Earnings		1	3,689
LOC Fees			
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	31-Dec-99		<u>\$299,603</u>

<i>Comprised of :</i>			
	<u>No. of shares</u>	<u>Market Value</u>	
The Captive Fixed Income Fund	2,700.36	11.16	30,136
Bank of Butterfield Money Market fund	9,094.05	18.41	167,429
UBS Fixed Deposit			102,038
Total Cash & Investments	31-Dec-99		<u>\$299,603</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 1999

All Policy Years

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$15,753,548	\$13,196,014
Gross Premiums Ceded		100.00	\$15,753,548	13,196,014
Specific and Aggregate Reinsurance		8.00	\$1,116,253	\$962,568
Net Premiums Ceded			14,637,295	12,233,446
Expenses :				
Fronting Fee	3	5.00	\$787,677	\$659,801
Administration		2.00	\$171,040	\$170,808
Boards, Bureaus & Assessments		3.30	\$577,479	\$472,714
Claims Admin		6.00	\$549,129	\$535,701
Federal Excise Tax	4	0.92	\$146,373	\$122,334
Commission		12.00	\$2,153,281	\$1,753,452
		29.22	4,384,981	3,714,809
Net Premiums Ceded after expenses			10,252,314	8,518,636
Losses Paid			(4,901,636)	(4,901,636)
Net Cession from Frontier			5,350,678	3,617,000
Investment Earnings	5 (a)		161,321	161,321
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(50,000)	(50,000)
Management (1% p.a.)	5 (b)		(25,000)	(25,000)
NET LOSS FUND			\$5,436,999	\$3,703,321

Loss Reserves - Case		\$5,164,192	\$3,292,966
IBNR	75.00%	\$3,988,106	\$2,116,880
Total Reserves		\$9,152,298	\$5,409,846

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$5,436,999
Amount Receivable from Frontier Insurance	(5,350,678)
Interest due from Frontier	(140,000)
Fees payable to Platinum	14,250
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	219,032
Total Cash & Investments	\$299,603

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 1999

Policy Year 1999

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$7,201,524	\$4,655,638
<i>Gross Premiums Ceded</i>		100.00	7,201,524	4,655,638
Specific and Aggregate Reinsurance		6.00	432,091	279,338
<i>Net Premiums Ceded</i>			6,769,433	4,376,300
Expenses :				
Fronting Fee	3	5.00	360,076	232,782
Administration		0.00	0	0
Boards, Bureaus & Assessments		4.10	295,262	190,881
Claims Admin		0.50	36,008	23,278
Federal Excise Tax	4	0.94	67,694	43,763
Commission		15.65	1,127,039	728,607
		26.19	1,886,079	1,219,312
<i>Net Premiums Ceded after expenses</i>			4,883,353	3,156,988
Losses Paid			(1,305,014)	(1,305,014)
<i>Net Cession from Frontier</i>			3,578,339	1,851,974
Investment Earnings	5 (a)		0	0
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(15,000)	(15,000)
NET LOSS FUND			\$3,538,339	\$1,811,974

Loss Reserves - Case		\$1,759,646	\$1,759,646
IBNR	6	2,228,460	357,234
Total Reserves		\$3,988,106	\$2,116,880
Ultimate loss projection (aggregate attachment point)	73.5%	5,293,120	3,421,894

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 1999

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,552,024	\$8,540,376
Gross Premiums Ceded		100.00	8,552,024	8,540,376
Specific and Aggregate Reinsurance		8.00	684,162	683,230
Net Premiums Ceded			7,867,862	7,857,146
Expenses :				
Fronting Fee	3	5.00	427,601	427,019
Administration		2.00	171,040	170,808
Boards, Bureaus & Assessments		3.30	282,217	281,832
Claims Admin		6.00	513,121	512,423
Federal Excise Tax	4	0.92	78,679	78,571
Commission		12.00	1,026,243	1,024,845
		29.22	2,498,901	2,495,498
Net Premiums Ceded after expenses			5,368,961	5,361,648
Losses Paid			(3,596,622)	(3,596,622)
Net Cession from Frontier			1,772,339	1,765,026
Investment Earnings	5 (a)		161,321	161,321
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(10,000)	(10,000)
NET LOSS FUND			\$1,898,660	\$1,891,347

Loss Reserves - Case		\$2,935,732	\$2,935,732
IBNR	6	0	0
Total Reserves		\$2,935,732	\$2,935,732
Ultimate loss projection (aggregate attachment point)	75.0%	6,414,018	6,405,282

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES

December 31, 1999

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$140,000.
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.

6	Provision for ultimate losses has been reserved to the aggregate attachment point for both years.			
7	<u>Collateral position :</u>	Year 1	Year 2	Total
	Gross Premiums Ceded at 100 % Quota share	\$8,552,024	\$7,201,524	\$15,753,548
		Yr 1	Yr 2	
	Aggregate attachment	75.00%	73.50%	
		6,414,018	5,293,120	11,707,138
	Less : Losses Paid	(3,596,622)	(1,305,014)	(4,901,636)
	Aggregate exposure remaining	2,817,396	3,988,106	6,805,502
	Less: Fees payable to Platinum		14,250	14,250
	Cash & Investments	\$299,603	0	299,603
	Cession settlements due from Frontier	1,772,339	3,578,339	5,350,678
	Interest due from Frontier	100,000	40,000	140,000
		(\$645,454)	(\$355,517)	(\$1,000,971)

PLATINUM

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.
PROGRAM FINANCIAL REPORT
MARCH 31, 2000**

EXHIBIT

50

3206 L

June 1st, 2000

Prepared by: G. Dowling

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

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PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM CASH FLOW

For the three months Ended March 31, 2000

Opening Cash & Investments	01-Jan-00	Notes	\$299,603
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			71,244
Investment Earnings		1	4,850
LOC Fees			
Program Fees :	Underwriting		(14,500)
	Management (1% p.a.)	2	0
Closing Cash & Investments	31-Mar-00		<u>\$361,197</u>

<i>Comprised of :</i>			
	<u>No. of shares</u>	<u>Market Value</u>	
Bank of Butterfield Money Market fund	13,749.57	18.76	257,942
UBS Fixed Deposit			103,255
Total Cash & Investments	31-Mar-00		<u>\$361,197</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

March 31, 2000

All Policy Years

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$17,758,701	\$15,865,589
Gross Premiums Ceded		100.00	\$17,758,701	15,865,589
Specific and Aggregate Reinsurance		8.00	\$1,236,563	\$1,122,743
Net Premiums Ceded			16,522,138	14,742,846
Expenses :				
Fronting Fee	3	5.00	\$887,935	\$793,279
Administration		2.00	\$171,040	\$170,808
Boards, Bureaus & Assessments		3.30	\$659,691	\$582,166
Claims Admin		6.00	\$559,155	\$549,049
Federal Excise Tax	4	0.92	\$165,221	\$147,428
Commission		12.00	\$2,467,088	\$2,171,241
		29.22	4,910,130	4,413,971
Net Premiums Ceded after expenses			11,612,008	10,328,875
Losses Paid			(7,044,865)	(7,044,865)
Net Cession from Frontier			4,567,143	3,284,010
Investment Earnings	5 (a)		196,171	196,171
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(50,000)	(50,000)
Management (1% p.a.)	5 (b)		(25,000)	(25,000)
NET LOSS FUND			\$4,688,314	\$3,405,181

Loss Reserves - Case		\$5,619,390	\$5,619,390
IBNR	75.00%	\$516,671	\$91,235
Total Reserves		\$6,136,061	\$5,710,625

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$4,688,314
Amount Receivable from Frontier Insurance	(4,567,143)
Interest due from Frontier	(170,000)
Fees payable to Platinum	(250)
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	290,276
Total Cash & Investments	\$361,197

PLATINUM INDEMNITY LIMITED - FSIM
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PROGRAM INCEPTION TO DATE SUMMARY

March 31, 2000

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,552,024	\$8,540,376
Gross Premiums Ceded		100.00	8,552,024	8,540,376
Specific and Aggregate Reinsurance		8.00	684,162	683,230
Net Premiums Ceded			7,867,862	7,857,146
Expenses :				
Fronting Fee	3	5.00	427,601	427,019
Administration		2.00	171,040	170,808
Boards, Bureaus & Assessments		3.30	282,217	281,832
Claims Admin		6.00	513,121	512,423
Federal Excise Tax	4	0.92	78,679	78,571
Commission		12.00	1,026,243	1,024,845
		29.22	2,498,901	2,495,498
Net Premiums Ceded after expenses			5,368,961	5,361,648
Losses Paid			(3,443,040)	(3,443,040)
Net Cession from Frontier			1,925,921	1,918,608
Investment Earnings	5 (a)		196,171	196,171
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(10,000)	(10,000)
NET LOSS FUND			\$2,087,092	\$2,079,779

Loss Reserves - Case		\$2,871,007	\$2,871,007
IBNR	6	99,971	91,235
Total Reserves		\$2,970,978	\$2,962,242

Ultimate loss projection (aggregate attachment point)	75.0%	6,414,018	6,405,282
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PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES

March 31, 2000

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$170,000.
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.
- 6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

Collateral position :			Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share			\$8,552,024	\$9,206,677	\$17,758,701
			Yr 1	Yr 2	
Aggregate attachment	75.00%	73.50%	6,414,018	6,766,908	13,180,926
Less :	Losses Paid		(3,443,040)	(3,601,825)	(7,044,865)
Aggregate exposure remaining			2,970,978	3,165,083	6,136,061
Less:					
	Fees payable to Platinum			(250)	(250)
	Cash & Investments		\$361,197	0	361,197
	Cession settlements due from Frontier		1,925,921	2,641,223	4,567,143
	Interest due from Frontier		100,000	40,000	140,000
			(\$583,860)	(\$484,110)	(\$1,067,970)

PLATINUM INDEMNITY LTD- FSIM

Cashbook

Quarter ended March 31, 2000

Date	Ref.	Description	006922 MMF Dr / (Cr)	FSIM Hemisphere Dr / (Cr)	9121 UBS Dr / (Cr)	Platinum Main	Interest	Incoming Funds	Check
Dec-31-99		Balance B/fwd							
Jan-05-00		Platinum Management Fees	167,428.70	30,135.93	102,038.98	14,500.00			
Jan-20-00		Interest UBS	(14,500.00)						
Jan-31-00		Hemisphere Value		690.40	304.53		(304.53)		
Feb-14-00		Food Service Insurance Managers	71,244.00				(690.40)		
Feb-17-00		Transfer of Shares 1857.008 @ 16.60=30828.33	30,828.33	(30,828.33)				(71,244.00)	
Feb-22-00		Interest UBS			481.14		(481.14)		
Mar-22-00		Interest UBS	2,943.14		430.53		(430.53)		
Mar-31-00		Market Revaluation as at March 31, 2000					(2,943.14)		
		Movement during the period	90,513.47	(30,135.93)	1,216.20	14,500.00	(4,849.74)	(71,244.00)	
		Balance carried forward	257,942.17	-	103,255.18				

Printed at 10:05 AM on 6/14/00

PLATINUM

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.
PROGRAM FINANCIAL REPORT
JUNE 30, 2000**

EXHIBIT

51

32-06

September 14th, 2000

Prepared by: G. Dowling

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

POWERS COURT

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PLATINUM INDEMNITY LIMITED - ESIM

PROGRAM CASH FLOW

For the 3 months Ended June 30, 2000

		Notes	
Opening Cash & Investments	31-Mar-00		\$361,197
Inwards Cessions :	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Contributed surplus payments			106,162
Investment Earnings		1	6,180
LOC Fees			
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	30-Jun-00		<u>\$473,539</u>

Comprised of :		<u>No. of shares</u>	<u>Market Value</u>	
Bank of Butterfield Money Market fund	19,438.41	18.96	368,537	
UBS Fixed Deposit			105,002	
Total Cash & Investments	30-Jun-00		<u>\$473,539</u>	

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

June 30, 2000

All Policy Years

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$19,637,904	\$18,096,475
Gross Premiums Ceded		100.00	\$19,637,904	18,096,475
Specific and Aggregate Reinsurance		8.00	\$1,351,171	\$1,258,686
Net Premiums Ceded			18,286,733	16,837,789
Expenses :				
Fronting Fee	3	5.00	\$981,895	\$904,824
Administration		2.00	\$172,897	\$172,897
Boards, Bureaus & Assessments		3.30	\$735,995	\$672,797
Claims Admin		6.00	\$573,656	\$565,949
Federal Excise Tax	4	0.92	\$182,867	\$168,378
Commission		12.00	\$2,757,795	\$2,516,561
		29.22	5,405,106	5,001,406
Net Premiums Ceded after expenses			12,881,627	11,836,384
Losses Paid			(9,584,998)	(9,584,998)
Net Cession from Frontier			3,296,629	2,251,386
Investment Earnings -			32,351	32,351
on funds held	5 (a)		138,916	138,916
on funds withheld	5 (a)		0	0
LOC Fees			(50,000)	(50,000)
Program Fees - Underwriting (\$25,000 p.a.)			(28,947)	(28,947)
Management (1% p.a.)	5 (b)			
NET LOSS FUND			\$3,388,949	\$2,343,706

Loss Reserves - Case		\$4,681,087	\$4,681,087
IBNR	75.00%	\$1,318,674	\$185,724
Total Reserves		\$5,999,761	\$4,866,811

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$3,388,949
Amount Receivable from Frontier Insurance	(3,296,629)
Interest due from Frontier	(138,916)
Fees payable to Platinum	3,697
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	396,438
Total Cash & Investments	\$473,539

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

June 30, 2000

Policy Year 1999

		Notes	%	Written	Earned
Gross Premiums Written			100.00	\$10,993,053	\$9,451,624
Gross Premiums Ceded			100.00	10,993,053	9,451,624
Specific and Aggregate Reinsurance			6.00	659,583	567,097
Net Premiums Ceded				10,333,470	8,884,527
Expenses :	Fronting Fee	3	5.00	549,653	472,581
	Administration		0.00	0	0
	Boards, Bureaus & Assessments		4.10	450,715	387,517
	Claims Admin		0.50	54,965	47,258
	Federal Excise Tax	4	0.94	103,335	88,845
	Commission		15.65	1,720,413	1,479,179
			26.19	2,879,081	2,475,380
Net Premiums Ceded after expenses				7,454,389	6,409,146
Losses Paid				(4,012,837)	(4,012,837)
Net Cession from Frontier				3,441,552	2,396,309
Investment Earnings -	on funds held	5 (a)		0	0
	on funds withheld	5 (a)		25,569	25,569
LOC Fees				0	0
Program Fees -	Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
	Management (1% p.a.)	5 (b)		(16,204)	(16,204)
NET LOSS FUND				\$3,425,917	\$2,380,674

Loss Reserves -	Case		\$2,748,383	\$2,748,383
	IBNR	6	1,318,674	185,724
Total Reserves			\$4,067,057	\$2,934,107
Ultimate loss projection (aggregate attachment point)			73.5%	8,079,894
				6,946,944

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

June 30, 2000

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,644,851	\$8,644,851
Gross Premiums Ceded		100.00	8,644,851	8,644,851
Specific and Aggregate Reinsurance		8.00	691,588	691,588
Net Premiums Ceded			7,953,263	7,953,263
Expenses :				
Fronting Fee	3	5.00	432,243	432,243
Administration		2.00	172,897	172,897
Boards, Bureaus & Assessments		3.30	285,280	285,280
Claims Admin		6.00	518,691	518,691
Federal Excise Tax	4	0.92	79,533	79,533
Commission		12.00	1,037,382	1,037,382
		29.22	2,526,025	2,526,025
Net Premiums Ceded after expenses			5,427,237	5,427,237
Losses Paid			(5,572,161)	(5,572,161)
Net Cession from Frontier			(144,924)	(144,924)
Investment Earnings -			32,351	32,351
on funds held	5 (a)		113,347	113,347
on funds withheld	5 (a)		0	0
LOC Fees			(25,000)	(25,000)
Program Fees - Underwriting (\$25,000 p.a.)			(12,743)	(12,743)
Management (1% p.a.)	5 (b)			
NET LOSS FUND			-\$36,968	-\$36,968

Loss Reserves - Case		\$1,932,704	\$1,932,704
IBNR	6	0	0
Total Reserves		\$1,932,704	\$1,932,704
Ultimate loss projection (aggregate attachment point)	75.0%	6,483,638	6,483,638

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM SUMMARY & NOTES

June 30, 2000

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$138,916
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.
- 6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

7 <u>Collateral position :</u>			Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share			\$8,644,851	\$10,993,053	\$19,637,904
Aggregate attachment			Yr 1 75.00%	Yr 2 73.50%	
			6,483,638	8,079,894	14,563,532
Less :	Losses Paid		(5,572,161)	(4,012,837)	(9,584,998)
Aggregate exposure remaining			911,477	4,067,057	4,978,534
Less:	Fees payable to Platinum		0	3,697	3,697
	Cash & Investments		\$473,539	0	473,539
	Cession settlements due from Frontier		(144,924)	3,441,552	3,296,629
	Interest due from Frontier		113,347	25,569	138,916
			(\$469,515)	(\$596,239)	(\$1,065,753)

PLATINUM

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.**

PROGRAM FINANCIAL REPORT

MARCH 31, 2001

EXHIBIT

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3-2-06

2

June 14th, 2001

Latest session: September 2000

Prepared by: D. Devoy

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

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PLATINUM INDEMNITY LIMITED - FSI

PROGRAM SUMMARY & NOTES

March 31, 2001

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$138,916
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.

March 31, 2001

Collateral position :			Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share			\$8,644,244	\$10,979,180	\$19,623,424
Aggregate attachment			Yr 1 75.00%	Yr 2 73.50%	
			6,483,183	8,069,697	14,552,880
Less :	Losses Paid		(6,483,183)	(5,620,661)	(12,103,844)
Aggregate exposure remaining			0	2,449,036	2,449,036
Less:	Fees payable to Platinum		0	3,926	3,926
	Cash & Investments		\$101,985	0	101,985
	Cession settlements due from Frontier		(1,056,327)	1,824,321	767,994
	Interest due from Frontier		113,347	25,569	138,916
			(3840,994)	(3595,220)	(\$1,436,215)

Note that Platinum Indemnity Ltd has provided Frontier with a letter of credit in the amount of \$100,000 under the terms of the reinsurance agreement.

- * Shortfall in risk gap collateral requirements is to be funded by monthly instalments from commissions at the rate of 4% of gross premiums collected.

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PROGRAM CASH FLOW

For the 9 months Ended March 31, 2001

		Notes	
Opening Cash & Investments	30-Jun-00		\$473,539
Payments to Frontier			(515,000)
Contributed surplus payments			126,000
Investment Earnings		1	24,457
LOC Fees			(1,940)
Bank Charges			(30)
Legal Charges			(1,344)
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	(3,697)
Closing Cash & Investments	31-Mar-01		<u>\$101,985</u>

Comprised of :	No. of shares	Market Value	
Bank of Butterfield Money Market fund	51.98	19.85	1,627
UBS Fixed Deposit			100,358
Total Cash & Investments	31-Mar-01		<u>\$101,985</u>

Note 1 : Represents movement in marked to market adjustment on holding in TELF and NTB money market fund
 Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED - PSIM

PROGRAM INCEPTION TO DATE SUMMARY

March 31, 2001

All Policy Years

Not close
201

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	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$19,623,424	\$18,081,995
Gross Premiums Ceded		100.00	\$19,623,424	18,081,995
Specific and Aggregate Reinsurance		8.00	\$1,350,290	\$1,257,805
Net Premiums Ceded			18,273,134	16,824,190
Expenses:				
Fronting Fee	3	5.00	\$981,171	\$904,100
Administration		2.00	\$172,885	\$172,885
Boards, Bureaus & Assessments		3.30	\$735,406	\$672,208
Claims Admin		6.00	\$573,551	\$565,843
Federal Excise Tax	4	0.92	\$182,731	\$168,242
Commission		12.00	\$2,755,551	\$2,514,317
		29.22	5,401,295	4,997,595
Net Premiums Ceded after expenses			12,871,838	11,826,595
Losses Paid			(12,103,844)	(12,103,844)
Net Cession from Frontier			767,994	(277,249)
Investment Earnings -				
on funds held	5 (a)		56,808	56,808
on funds withheld	5 (a)		138,916	138,916
LOC Fees and Bank Charges			(1,970)	(1,970)
Legal Fees			(1,344)	(1,344)
Program Fees - Underwriting (\$25,000 p.a.)			(50,000)	(50,000)
Management (1% p.a.)	5 (b)		(32,873)	(32,873)
NET LOSS FUND			\$877,531	\$167,712

Loss Reserves -	Case		\$2,449,036	\$2,449,036
	IBNR	75.00%	\$0	\$0
Total Reserves			\$2,449,036	\$2,449,036

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$877,531
Amount Receivable from Frontier Insurance	(1,282,994)
Interest due from Frontier	(138,916)
Fees payable to Platinum	3,926
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed surplus paid to date	522,438
Total Cash & Investments	\$101,985

PLATINUM INDEMNITY LIMITED - PTM

PROGRAM INCEPTION TO DATE SUMMARY

March 31, 2001

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,644,244	\$8,644,244
Gross Premiums Ceded		100.00	8,644,244	8,644,244
Specific and Aggregate Reinsurance		8.00	691,540	691,540
Net Premiums Ceded			7,952,704	7,952,704
Expenses:				
Fronting Fee	3	5.00	432,212	432,212
Administration		2.00	172,885	172,885
Boards, Bureaus & Assessments		3.30	285,260	285,260
Claims Admin		6.00	518,655	518,655
Federal Excise Tax	4	0.92	79,527	79,527
Commission		12.00	1,037,309	1,037,309
		29.22	2,525,848	2,525,848
Net Premiums Ceded after expenses			5,426,856	5,426,856
Losses Paid			(6,483,183)	(6,483,183)
Net Cession from Frontier			(1,056,327)	(1,056,327)
Investment Earnings - on funds held	5 (a)		56,808	56,808
on funds withheld	5 (a)		113,347	113,347
LOC Fees and Bank Charges			(1,970)	(1,970)
Legal Fees			(1,344)	(1,344)
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(14,481)	(14,481)
NET LOSS FUND			(\$928,966)	(\$928,966)
Loss Reserves - Case			\$0	\$0
IBNR	6		0	0
Total Reserves			\$0	\$0
Ultimate loss projection (aggregate attachment point)		75.0%	6,483,183	6,483,183

took claims
out of system

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

March 31, 2001

Policy Year 1999

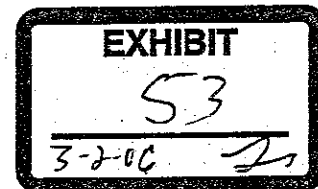
as 9/2000
from Frontier

		Notes	%	Written	Earned
Gross Premiums Written			100.00	\$10,979,180	\$9,437,751
Gross Premiums Ceded			100.00	10,979,180	9,437,751
Specific and Aggregate Reinsurance			6.00	658,751	566,265
Net Premiums Ceded				10,320,429	8,871,486
Expenses :	Fronting Fee	3	5.00	548,959	471,888
	Administration		0.00	0	0
	Boards, Bureaus & Assessments	2 only	4.10	450,146	386,948
	Claims Admin		0.50	54,896	47,189
	Federal Excise Tax	4	0.94	103,204	88,715
	Commission		15.65	1,718,242	1,477,008
			26.19	2,875,447	2,471,747
Net Premiums Ceded after expenses				7,444,982	6,399,739
Losses Paid				(5,620,661)	(5,620,661)
Net Cession from Frontier				1,824,321	779,078
Investment Earnings -	on funds held	5 (a)		0	0
	on funds withheld	5 (a)		25,569	25,569
LOC Fees and Bank Charges				0	0
Legal Fees				0	0
Program Fees -	Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
	Management (1% p.a.)	5 (b)		(18,392)	(18,392)
NET LOSS FUND				\$1,806,498	\$761,255
Loss Reserves - Case				\$2,449,036	\$2,449,036
IBNR		6		0	0
Total Reserves				\$2,449,036	\$2,449,036
Ultimate loss projection (aggregate attachment point)		73.5%		8,069,697	6,936,747

PLATINUM

PLATINUM INDEMNITY LIMITED

FOOD SERVICE
INSURANCE MANAGERS INC.
PROGRAM FINANCIAL REPORT
DECEMBER 31, 2001



January 25th, 2002

Latest session: September 2001

Prepared by: D. Devoy

Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

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PLATINUM INDEMNITY LIMITED TSEM

PROGRAM CASH FLOW

For the 9 Months Ended December 31, 2001

		Notes	
Opening Cash & Investments	31-Mar-01		\$101,985
Payments to Frontier			(99,950)
Contributed surplus receipts			21,000
Investment Earnings		1	1,437
LOC Fees			(350)
Bank Charges			(162)
Legal Charges			0
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	(3,926)
Closing Cash & Investments	31-Dec-01		<u>\$20,034</u>

Comprised of :			
	<u>No. of shares</u>	<u>Market Value</u>	
Bank of Butterfield Money Market fund	983.88	20.36	20,034
Total Cash & Investments	31-Dec-01		<u>\$20,034</u>

Note 1 : Represents movement in marked to market adjustment on holding in IELF and NTB money market fund
 Note 2 : Based on previous quarter average funds and deducted this quarter

PROGRAM INCEPTION TO DATE SUMMARY

All Policy Years

Lost Reserves -	Cash		\$0	\$0
	IBNR	6	\$0	\$0
Total Reserves			\$0	\$0

Net Loss Fund - Written Basis (per above)	(\$1,762,046)
Amount due to Frontier Insurance	1,257,201
Interest due from Frontier	(138,916)
Fees payable to Platinum	357
Capital subscription - Food Service Insurance Managers Inc.	120,000
Additional contributed capital - Food Service Insurance Managers Inc.	543,438
Total Cash & Investments	\$20,034

PLATINUM INDEMNITY LIMITED - FSM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 2001

Policy Year 1998

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$8,287,422	\$8,287,422
Gross Premiums Ceded		100.00	8,287,422	8,287,422
Specific and Aggregate Reinsurance		8.00	662,994	662,994
Net Premiums Ceded			7,624,428	7,624,428
Expenses:				
Fronting Fee	3	5.00	414,371	414,371
Administration		2.00	165,748	165,748
Boards, Bureaus & Assessments		3.30	273,485	273,485
Claims Admin		6.00	497,245	497,245
Federal Excise Tax	4	0.92	76,244	76,244
Commission		12.00	994,491	994,491
		29.22	2,421,585	2,421,585
Net Premiums Ceded after expenses			5,202,844	5,202,844
Losses Paid			(6,215,567)	(6,215,567)
Net Cession from Frontier			(1,012,723)	(1,012,723)
Investment Earnings -				
on funds held	5 (a)		58,245	58,245
on funds withheld	5 (a)		113,347	113,347
LOC Fees and Bank Charges			(2,482)	(2,482)
Legal Fees			(1,344)	(1,344)
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(13,728)	(13,728)
NET LOSS FUND			(\$883,686)	(\$883,686)

Loss Reserves - Case		\$0	\$0
IBNR	6	0	0
Total Reserves		\$0	\$0

Ultimate loss projection (aggregate attachment point)	75.0%	6,215,567	6,215,567
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PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM INCEPTION TO DATE SUMMARY

December 31, 2001

Policy Year 1999

	Notes	%	Written	Earned
Gross Premiums Written		100.00	\$11,772,987	\$11,772,987
Gross Premiums Ceded		100.00	11,772,987	11,772,987
Specific and Aggregate Reinsurance		6.00	706,379	706,379
Net Premiums Ceded			11,066,608	11,066,608
Expenses:				
Fronting Fee	3	5.32	626,323	626,323
Administration		0.00	0	0
Boards, Bureaus & Assessments		4.36	513,302	513,302
Claims Admin		0.53	62,397	62,397
Federal Excise Tax	4	0.94	110,666	110,666
Commission		16.65	1,960,202	1,960,202
		27.80	3,272,890	3,272,890
Net Premiums Ceded after expenses			7,793,717	7,793,717
Losses Paid			(8,653,145)	(8,653,145)
Net Cession from Frontier			(859,428)	(859,428)
Investment Earnings -				
on funds held	5 (a)		0	0
on funds withheld	5 (a)		25,569	25,569
LOC Fees and Bank Charges			0	0
Legal Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(25,000)
Management (1% p.a.)	5 (b)		(19,502)	(19,502)
NET LOSS FUND			(\$878,361)	(\$878,361)
Loss Reserves - Case			\$0	\$0
IBNR	6		0	0
Total Reserves			\$0	\$0
Ultimate loss projection (aggregate attachment point)	73.5%		8,653,145	8,653,145

PLATINUM INDEMNITY LIMITED - FSI

PROGRAM SUMMARY & NOTES

December 31, 2001

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$138,916
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.
- 6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

Collateral position :			Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share			\$8,287,422	\$11,772,987	\$20,060,409
Aggregate attachment	Yr1 75.00%	Yr2 73.50%	6,215,567	8,653,145	14,868,712
Less : Losses Paid			(6,215,567)	(8,653,145)	(14,868,712)
Aggregate exposure remaining			0	0	(0)
Less: Fees payable to Platinum			0	357	357
Cash & Investments			(20,034)	0	(20,034)
Cession settlements due to Frontier			1,012,723	859,428	1,872,151
Interest due from Frontier			(113,347)	(25,569)	(138,916)
(Excess)/deficiency in collateral			\$879,342	\$834,215	\$1,713,557

PLATINUM

PLATINUM INDEMNITY LIMITED

**FOOD SERVICE
INSURANCE MANAGERS INC.
PROGRAM FINANCIAL REPORT
JUNE 30, 2002**

EXHIBIT

54

3-2-06

20

Date prepared: September 12, 2002
Latest session: December 2001
Prepared by: D. Devoy
Distribution: D. Halvorsen - Food Service Insurance Managers
A. McComb - Powerscourt

POWERSCOURT

P.O. Box HM 2267
Windsor Place, 18 Queen Street
Hamilton HM JX, Bermuda
Telephone: (441) 295-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - FSIM

PROGRAM CASH FLOW

For the 3 Months Ended June 30, 2002

Opening Cash & Investments	31-Mar-02	Notes	\$19,753
Payments to Frontier			0
Contributed surplus receipts			0
Investment Earnings		1	79
LOC Fees			0
Bank Charges			0
Program Fees :	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	30-Jun-02		<u>\$19,832</u>

Comprised of :			
	<u>No. of shares</u>	<u>Market Value</u>	
Bank of Butterfield Money Market fund	966.38	20.52	19,832
Total Cash & Investments	30-Jun-02		<u>\$19,832</u>

Note 1 : Represents movement in marked-to market adjustment on holding in BNTB money market fund

Note 2 : Based on previous quarter average funds and deducted this quarter

PLATINUM INDEMNITY LIMITED SEPARATE ACCOUNT FSIM

Income Statement Inception to June 30, 2002

	Underwriting Year		
	1998	1999	Total
Quota share participation	100.00%	100.00%	
Gross program premium written	<u>\$8,286,961</u>	<u>\$11,772,987</u>	<u>\$20,059,948</u>
Net ceded quota share premium	\$8,286,961	\$11,772,987	\$20,059,948
Reinsurance premium	(662,957)	(706,379)	(1,369,336)
Ceding Commission	(2,421,450)	(3,272,890)	(5,694,340)
Net premiums ceded after expenses	<u>5,202,554</u>	<u>7,793,718</u>	<u>12,996,272</u>
Paid losses	6,215,221	8,653,145	14,868,366
Reserve for outstanding losses	0	0	0
Reserve for IBNR	0	0	0
Net underwriting surplus/(deficit)	<u>(1,012,667)</u>	<u>(859,427)</u>	<u>(1,872,094)</u>
Investment income			197,316
LOC fees and bank charges			(2,482)
Legal fees			(1,344)
Management fees			(83,329)
Potential program surplus/(deficit)			<u>(\$1,761,933)</u>

Note: Includes premium and loss information through December 31, 2001 cession.

**PLATINUM INDEMNITY LIMITED
SEPARATE ACCOUNT FSIM**

**Balance Sheet
June 30, 2002**

ASSETS

Cash & investments	\$19,832
	<u>\$19,832</u>

LIABILITIES

Loss reserves:	
OSLR	\$0
IBNR	0
Payable to Platinum Indemnity Ltd	99
Due to Frontier Insurance	1,118,228
	<u>1,118,327</u>
Capital contributions	663,438
Potential program surplus/(deficit)	(1,761,933)
	<u>\$19,832</u>

Note: Includes premium and loss information through December 31, 2001 cession.

**PLATINUM INDEMNITY LIMITED
SEPARATE ACCOUNT FSIM**

**Balance Sheet
June 30, 2002**

Amount due to Frontier Insurance

Net ceded premium	12,996,272
Paid losses	<u>(14,868,366)</u>
	(1,872,094)
Less payments & receipts:	
27-Mar-01	515,000
27-Jun-01	99,950
	<u><u>(1,257,144)</u></u>

PLATINUM INDEMNITY LIMITED - FSI

PROGRAM SUMMARY & NOTES

June 30, 2002

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1998 and an annual aggregate maximum of 73.5% of gross premiums ceded and a total aggregate limit of \$10,000,000 for policy year 1999.
- 2 Program Year : January 1 - December 31.
- 3 Expense deductions are calculated based on gross premiums ceded.
- 4 FET is calculated on gross premium less excess reinsurance.
- 5 (a) Investment income consists of interest earned on initial cash received and an estimated accrual due from Frontier on funds withheld of \$138,916
- (b) Based on 1% of initial funds received plus funds withheld by Frontier.
- 6 Provision for ultimate losses has been reserved to the aggregate attachment point for both years.

Collateral position:			Year 1	Year 2	Total
Gross Premiums Ceded at 100 % Quota share			\$8,286,961	\$11,772,987	\$20,059,948
			Yr 1	Yr 2	
Aggregate attachment	75.00%	73.50%	6,215,221	8,653,145	14,868,366
Less:	Losses Paid		(6,215,221)	(8,653,145)	(14,868,366)
Aggregate exposure remaining			0	0	0
Less:					
	Fees payable to Platinum				99
	Cash & Investments				(19,832)
	Cession settlements due to Frontier				1,257,144
	Interest due from Frontier				(138,916)
(Excess)/deficiency in collateral					\$1,098,495

Windsor Place
18 Queen Street
Hamilton
Barbuda

Tel: 441-296-8495
Fax: 441-292-1196

**Powerscourt
Management Limited**

Fax

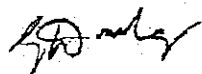
To: J. Daniel Henke - Vice President	From: Geoff Dowling
Food Service Insurance Managers	
Fax: 815-564-1196	Pages: 4
Phone: 815-564-3282	Date: 07/30/98
Re: FSIM- Financial Reports	CC: R. Marshall - Frontier
	A. McComb - Powerscourt

Don,

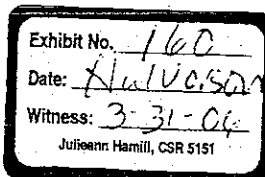
Please find attached the FSIM financial report from inception through 31st May 1998, based on the information supplied by Frontier. Once you have had a chance to review the report, (and as this is the first report you have received), I would be grateful if you could please call me and I can take you through both the numbers and format of the report and also discuss any comments you might have.

I look forward to hearing from you.

Yours sincerely,



Geoff Dowling



PLATINUM

FOOD SERVICE INSURANCE MANAGERS INC.

PROGRAM FINANCIAL REPORT

MAY 31, 1998

July 30, 1998

Prepared by: G. Dowling

Distribution: D. Harker - Food Service Insurance Managers

R. Marshall - Frontier

A. McComb - Powerscourt

POWERS COURT

P.O. Box HM 7767
Windsor Place, 18 Queen Street
Hamilton HM IX, Bermuda
Telephone: (441) 794-8495
Facsimile: (441) 292-1196

PLATINUM INDEMNITY LIMITED - PSIM**PROGRAM CASH FLOW***For the 3 Months Ended May 31, 1998*

		Notes	
Opening Cash & Investments	01-Jun-98		\$120,000
Inwards Cessions:	Gross Premiums		
	Reinsurance		
	Expenses		
	Losses Paid		
Investment Earnings		1	2,330
LOC Fees			
Program Fees:	Underwriting		0
	Management (1% p.a.)	2	0
Closing Cash & Investments	31-May-98		<u>\$122,330</u>

Comprised of:			
	<u>No. of shares</u>	<u>Market Value</u>	
The Enhanced Liquidity Fund	11,531.89	10.50	122,330
Total Cash & Investments	31-May-98		<u>\$122,330</u>

Note 1: Represents movement in market to market adjustment on holding in The Enhanced Liquidity Fund

Note 2: Based on previous quarter average funds and deducted this quarter

PEATING & COMPANY LIMITED - FORM

PROGRAM INCEPTION TO DATE SUMMARY

May 31, 1998

	Notes	%	Written	Revised
Gross Premiums Written		100.00	\$1,411,120	\$587,967
Gross Premiums Ceded		100.00	1,411,120	\$87,967
Specific and Aggregate Reinsurance		8.00	112,890	47,037
Net Premiums Ceded			1,298,230	\$40,930
Expenses:				
Broking Fee	3	5.00	70,556	29,398
Administration		2.00	28,222	11,759
Boards, Dureaux & Assessments		3.50	49,567	19,403
Claims Admin		5.00	84,667	33,278
Federal Excise Tax	4	0.92	12,982	5,409
Commission		17.00	169,334	70,556
		25.22	412,329	171,804
Net Premiums Ceded after expenses			\$885,901	\$369,136
Losses Paid			(118,446)	(118,446)
Net Cession from Frontier			767,455	250,680
Investment Earnings	5 (a)		2,330	2,330
LOC Fees			0	0
Program Fees - Underwriting (\$25,000 p.a.)			(25,000)	(10,417)
Management (1% p.a.)	5 (b)		0	0
NET LOSS FUND			\$744,785	\$242,693

Loss Reserve - Case			50	50
IBNR	50.00%	6	650,194	206,112
			\$650,492	\$206,112

Reconciliation to Cash & Investments

Net Loss Fund - Written Basis (per above)	\$744,785
Amount Receivable from Frontier Insurance	(767,455)
Program Fees payable to Platinum	15,000
Capital subscription - Food Service Insurance Managers Inc.	120,000
Total Cash & Investments	\$122,330

PLATINUM INDEMNITY LIMITED - ESRM

PROGRAM SUMMARY & NOTES

May 31, 1998

- 1 Platinum reinsures Frontier Insurance Company for 100% of the first \$250,000 per claim in respect of workers compensation coverage subject to an annual aggregate maximum of 75% of gross premiums ceded.
- 2 Program Year: January 1 - December 31
- 3 Expense deductions are calculated based on gross premiums ceded
- 4 EBT is calculated on gross premium less excess reinsurance
- 5 (a) Investment income consists of interest earned on initial cash received and marked to market adjustment on the holding in TELF. Additional interest is due from Frontier on funds withheld to date and will be incorporated in the next quarterly report once advised by Frontier
- (b) Additional Platinum management fee on ceded premium will be determined once advice received on (a) above
- 6 Provision for ultimate losses has been set at an expected ultimate loss ratio of 50% of net premiums ceded, pending more specific notification of the ratio from Frontier. IBNR is calculated as the ultimate minus paid losses and case reserves

7 Collateral position:

Gross Premiums Ceded at 100 % Quota share		51,411,130
Aggregate attachment 75.00%		1,058,340
Less:	Losses Paid	(118,446)
	Cash & Investments	122,330
	Cession settlements due from Frontier	767,455
	Capital subscription	120,000
		* (5167,001)

" Shortfall in risk gap collateral requirements are to be funded by monthly installments from commissions at the rate of 4% of gross written premiums.

POWERSCOURT

Powerscourt Management Limited
P.O. Box HM 2267, Windsor Place, 3rd floor, 18 Queen Street, Hamilton HM JX, Bermuda
Tel: (441) 295-8495 Fax: (441) 292-1196

FACSIMILE COVER SHEET

To: Dwight Halvorsen

From: Andy McComb

Company: FSI

Date: 20-Sep-99 Time: 10:56

Fax Number: 916-773-0402

Number of Pages: One

Dear Dwight,

Newark Meeting September 22/23, 1999

I will unfortunately have to postpone our meeting this week due to the impending arrival of Hurricane Gert.

We are expecting a close call with the storm likely to pass within 100 miles sometime tomorrow afternoon or evening. It is likely this will result in all flights will being cancelled tomorrow and Wednesday.

I suggest the following alternative dates for rescheduling:

September 28/29 (Newark or Atlanta).

October 4 (in Chicago) from 3pm.

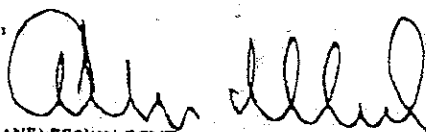
October 14/15 (Newark or Atlanta)

November 5 (in Orlando)

With various client Board meeting commitments between now and the end of the year I am finding it difficult to put together three consecutive days that would allow me to come out to the west coast.

I will call you later today to discuss.

Best regards,



THIS FACSIMILE TRANSMISSION CONTAINS CONFIDENTIAL AND PRIVILEGED INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL(S) NAMED ON THE TRANSMISSION SHEET. IF YOU ARE NOT THE INTENDED RECIPIENT YOU ARE HEREBY NOTIFIED THAT ANY DISCLOSURE, COPYING, DISTRIBUTION AND OR THE TAKING OF ANY ACTION IN RELIANCE ON THE CONTENTS OF THIS FACSIMILE TRANSMISSION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE CALL US.

Exhibit No.	161
Date:	3-31-06
Witness:	X Halvorsen
Julieann Hamill, CSR 5151	



195 Lake Louise Marie Road
Rock Hill, New York 12775-8000
(800) 836-2100 / (914) 796-2100

A Subsidiary of Frontier Insurance Group, Inc.

September 27, 1999

Mr. Dwight Halvorson
Dwight Halvorson Insurance Services
3300 Douglas Blvd.-Suite 295
Roseville, CA 95661-3807

RE: Limited Agency Agreement
Frontier Insurance Company
Dwight Halvorson Insurance Services

Dear Dwight:

Enclosed are Termination Letters relative to the captioned.

We regret having to take this action, but have done so to protect ourselves in the event the analysis resulting from the recent audit (as yet incomplete) proves to be unfavorable.

Should the audit analysis prove to be favorable, we would be pleased to reconsider our position.

We will cooperate in every way possible to help you find a replacement market.

Best regards,

Janet L. Backer
Assistant Vice President
Alternative Risk Division
Ext. 5331

JB/lh/termlet

Exhibit No.	162
Date:	3-31-06
Witness:	Halvorsen
Julieann Hamill, CSR 5151	



A Subsidiary of Frontier Insurance Group, Inc.

195 Lake Louise Marie Road
Rock Hill, New York 12775-8000
(800) 836-2100 / (914) 796-2100

September 27, 1999

Mr. Dwight Halvorson
Food Services Insurance Managers
3300 Douglas Blvd., Ste 295
Roseville, CA 95661

Re: Limited Agency Agreement
Frontier Insurance Company
Dwight Halvorson Insurance Services

Dear Mr. Halvorson:

In accordance with the terms and conditions of Article 16 - Termination, The Limited Agency Agreement, between Frontier Insurance Company and Dwight Halvorson Insurance Services, we are non-renewing the Agreement effective January 1st, 2000.

Per Article 16.7, the provisions of this Agreement shall continue to apply to all unfinished business to the end that all obligations and liabilities incurred by each party as a result of this Agreement shall be fully performed and discharged according to its terms.

Very truly yours,

A handwritten signature in dark ink, appearing to read "Janet L. Backer", is written over a horizontal line.

Janet L. Backer
Assistant Vice President
Alternative Risk Division
Extension 5331

JB/sb
fsimter.wpd



A Subsidiary of Frontier Insurance Group, Inc.

195 Lake Louise Marie Road
Rock Hill, New York 12775-8000
(800) 836-2100 / (914) 796-2100

September 27, 1999

Mr. Dwight Halvorson
Food Services Insurance Managers
3300 Douglas Blvd., Ste 295
Roseville, CA 95661

Re: Limited Agency Agreement
Frontier Insurance Company
Dwight Halvorson Insurance Services

Dear Mr. Halvorson:

In accordance with the terms and conditions of Article 16 - Termination, The Limited Agency Agreement, between Frontier Insurance Company and Dwight Halvorson Insurance Services, we are non-renewing the Agreement effective January 1st, 2000.

Per Article 16.7, the provisions of this Agreement shall continue to apply to all unfinished business to the end that all obligations and liabilities incurred by each party as a result of this Agreement shall be fully performed and discharged according to its terms.

Very truly yours,

A handwritten signature in cursive script, appearing to read "Janet L. Backer", written over a horizontal line.

Janet L. Backer
Assistant Vice President
Alternative Risk Division
Extension 5331

JB/sb
fsimter.wpd

facsimile
TRANSMITTAL

2 copies

to: George Hagosian
fax #: (916) 773-0402
re: F.S.I.M. - ~~LIMITED AGENCY AGREEMENT~~ AND CLAIMS SERVICE
AGREEMENT
date: December 11, 1997
pages: 21, including this cover sheet

George,

Per our conversation yesterday, attached please find copies of our Limited Agency Agreement and Claims Service Agreement. As we discussed, we would prefer to execute these agreements in lieu of the Management Agreement I sent to you earlier in light of the potential problems with MGA Agreements in CA. Hope this will not cause any problems for you.

Please review these documents and advise if you have any concerns at your earliest convenience. As always, please call me with any questions.

Best regards,

Janet L. Backer
Underwriter, Alternative Risk Division

Exhibit No.	1103
Date:	3-31-00
Witness:	Julieann Hamill, CSR 5151

cc:

Kevin Jeffery
Dick Marshall

From the desk of...

Janet L. Backer
Underwriter
Frontier Insurance Company
195 Lake Louise Marie Road
Rock Hill, New York 12775

(914) 796-2100 ext. 5331
Fax: (914) 796-1005

facsimile
TRANSMITTAL

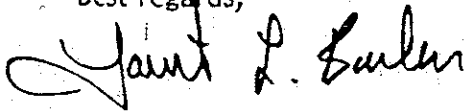
to: George Hagosian
fax #: (916) 773-0402
re: F.S.I.M. - LIMITED AGENCY AGREEMENT
date: December 11, 1997
pages: 16, including this cover sheet
15

George,

Per our conversation yesterday afternoon, attached please find a copy of our Limited Agency Agreement. As we discussed, we would prefer to execute this agreement in lieu of the Management Agreement I sent to you earlier in light of the potential problems with MGA agreements in CA. Hope this will not cause any problems for you.

Please review this and advise any concerns at your earliest convenience. As always, please call me with any questions.

Best regards,



Janet L. Backer
Underwriter, Alternative Risk Division

cc:

Kevin Jeffery
Dick Marshall

From the desk of...

Janet L. Backer
Underwriter
Frontier Insurance Company
195 Lake Louise Marie Road
Rock Hill, New York 12775

(914) 796-2100 ext. 5331
Fax: (914) 796-1005

FRONTIER INSURANCE COMPANY

LIMITED AGENCY AGREEMENT

This Limited Agency Agreement ("Agreement") is entered into by and between FRONTIER INSURANCE COMPANY, an insurance company domiciled in New York ("Company")(and/or their subsidiary companies as required), and BROKERAGE, INC., a _____ Corporation ("Agent").

COMPANY AND AGENT HEREBY AGREE AS FOLLOWS:

ARTICLE 1 - APPOINTMENT

- 1.1 Company hereby appoints Agent to act on behalf of Company with the authority and subject to the terms and conditions hereinafter set forth, and Agent hereby accepts such appointment.
- 1.2 Company's appointment of Agent hereby shall not restrict in any manner Company's right to appoint other producers and agents.

ARTICLE 2 - DEFINITIONS

- 2.1 "Sub-producer" shall mean any insurance broker, insurance agent or other person or entity properly licensed to produce insurance and through which Policies may be produced to Agent.
- 2.2 "Effective Date" shall mean 12:01 a.m., _____, 1997.
- 2.3 "Policy" shall mean any Policy, contract, coverage slip, endorsement, binder, certificate, proposal for insurance or other document which binds Company to insurance or coverage issued or renewed by Company on or after the Effective Date through Agent and shall also include any rewrite, renewal or extension (whether before or after termination of this Agreement) through Agent required by law.

ARTICLE 3 - AUTHORITY OF AGENT

- 3.1 Agent is hereby authorized and assumes the duty to act on behalf of Company as a fire and casualty broker-Agent, surplus lines broker and special lines surplus lines

7/31/97

1

FIC/FSIM 000051

broker. All actions and inactions of **Agent** under this authorization shall be subject to the ultimate authority of **Company**, and **Company** from time to time shall be entitled to place reasonable restrictions on **Agent's** authority; provided such restrictions are in writing.

- 3.2 **Agent** is hereby authorized, subject to the terms of Article 11, requiring prior written permission and applicable law, to advertise and solicit with respect to **Company** and the business to be produced through the **Agent** hereunder.
- 3.3 **Agent** is hereby authorized, subject to underwriting guidelines established and rates set by **Company** from time to time and applicable law to accept applications, to quote, bind and decline coverages and to conduct audits ("Underwrite") on behalf of **Company** for all classes or lines of insurance set forth in the Schedule of Business prepared by **Company** and attached hereto ("Schedule of Business"); provided **Agent** shall use applications and quote, bind and decline forms approved by **Company** or where unregulated business, the generally accepted market forms, and provided additionally that except where specifically agreed in writing **Agent** shall have no authority to bind reinsurance or retrocessions on behalf of **Company**. The Schedule of Business shall provide the authority of **Agent** with regard to, but not limited to, underwriting guidelines, the types of risks which may be written, maximum limits of liability, territorial limitations, maximum Policy periods and projected annual premium volume. The Schedule of Business may be amended from time to time as deemed appropriate by **Company**, provided such amendments are in writing.
- 3.4 **Agent** is hereby authorized, as a trustee for **Company**, and subject to applicable law, to print, maintain, execute and issue Policies and to assemble, countersign and issue Policies.
- 3.5 **Agent** is hereby authorized, subject to applicable law, Policy provisions and **Company's** ultimate authority, to cancel and renew Policies underwritten or delivered by **Agent** hereunder.
- 3.6 **Agent** shall be responsible to the Insured while this Agreement continues in effect for the renewal or non-renewal of any Policy underwritten or delivered by **Agent** hereunder and shall in a timely manner and pursuant to applicable statutes and regulations communicate any renewal quote or notice of non-renewal to the insured to preclude the extension of coverage beyond the expiration date of the Policy.
- 3.7 **Agent** is hereby authorized, as a trustee for **Company**, and subject to the applicable provisions of this Agreement, to receive and receipt for premiums and fees, to pay return premiums, to pay adjustments and to retain and pay commissions out of such collected premiums, subject to the provisions of this

7/31/97

Agreement and applicable statutes and regulations.

- 3.8 Agent shall not authorize any sub-producer or other person or entity to quote, bind, or decline coverages or otherwise underwrite on behalf of Company without the prior written consent of the Company.
- 3.9 The original sources of some or all business under this Agreement shall be sub-producers. Agent is hereby authorized to enter into agreements with such sub-producers with respect to the business hereunder, provided Agent shall have no authority to obligate Company in any manner to such sub-producers and all agreements with such sub-producers shall provide that the sub-producers shall have no claims or causes of action against Company except for reckless conduct or willful misconduct of Company. Additionally, Agent shall be responsible for verifying the proper licensing of such sub-producers, and if any liabilities are incurred by Company as the result of Agent's accepting business from unlicensed or improperly licensed sub-producers, Agent shall indemnify and hold Company harmless from, and reimburse Company for, any and all such liabilities, including but not limited to fines, court costs and expenses, legal fees and travel expenses.
- 3.10 Agent may accept as a trustee for Company premium financed by premium finance companies, upon terms and conditions approved in writing by Company.
- 3.11 Agent shall not process, adjust, settle or pay any claims under Policies underwritten or delivered by Agent pursuant to this Agreement, nor shall Agent commit Company to pay any claim. Should Agent become aware, or have delivered to it any notice of claim or claims, Agent immediately shall forward such notice of claim or claims to Company or its designee in a manner designated by Company.

ARTICLE 4 - COMPENSATION

- 4.1 Except as otherwise specified on the Schedule of Business, Company shall allow Agent a gross commission of _____ (%) of all gross written premium collected for Policies underwritten or delivered by Agent hereunder. This commission arrangement shall be reviewed from time to time and shall be subject to adjustment at the discretion of the Company on a prospective basis and upon at least sixty (60) days prior written notice to the Agent.
- 4.2 The Agent is responsible for all commissions due to sub-producers and others with respect to Policies written or delivered hereunder. The Company shall not be responsible to pay sub-producers.

- 4.3 Agent shall charge and collect for all Policy and other fees required with respect to business produced hereunder to the extent such charges are permitted by law.

ARTICLE 5 - ACCOUNTING, RECORDS AND EDP

- 5.1 Agent shall provide and maintain in forms reasonably acceptable to Company complete and accurate books, records, dailies and correspondence necessary to determine the amount of liability of Company and the amount of premium and expense derived from business written hereunder.
- 5.2 The omission of any item from any statement, or report applicable to the business hereunder shall not affect the responsibility of either party to account for and pay all amounts due the other party hereunder, nor shall it prejudice the rights of either party to collect all such amounts due from the other party.
- 5.3 Agent shall prepare separate, itemized invoices and/or monthly statements for each sub-producer for the business produced by the sub-producer hereunder, and furnish the sub-producers IRS Forms 1099 each year if and when required.
- 5.4 All of Agent's records applicable to the business hereunder shall be kept in such manner and form as are generally recognized as acceptable in the insurance industry or as reasonably may be required by Company. Such records shall be maintained for five (5) years or for any longer retention period required by law or Company.
- 5.5 All records in Agent's possession or control and applicable to the business hereunder shall be made available for inspection, copying and/or audit at reasonable times by Company or its Agents, or any governmental authority with the right to inspect.
- 5.6 All records in Agent's possession or control and applicable to the business hereunder shall be made available, upon prior written request and at the Company's cost, for inspection at any office of Company, should such inspection be requested by insurance department or other governmental authorities.
- 5.7 Agent shall immediately forward upon request to Company or Company's Agent's exact, as written, copies of all applications, Policies and reports underwritten or delivered by Agent or used by Agent hereunder, including all other evidence of insurance written, modified or terminated.
- 5.8 Agent shall be solely responsible for and shall keep accurate records of all Policy supplies assigned to Agent and shall account to Company, upon Company's request, for all outstanding and unused Policy supplies. If canceled or terminated

Policy supplies are unavailable, **Agent** shall forward or cause to be forwarded to **Company** properly executed lost Policy receipts therefor. Upon termination of this Agreement, **Agent** shall promptly dispose of all Policy supplies and other property of the **Company** as directed by the **Company**.

- 5.9 **Company** shall be entitled to conduct examinations of **Agent's** operations at any reasonable time. Such examinations shall be conducted in reasonable manners and may cover such matters as required or permitted by law and as are relevant to the business done hereunder.
- 5.10 **Agent** shall furnish **Company**, with any additional information and reports as reasonably requested by **Company** and necessary to complete **Company's** quarterly and annual statements filed with regulatory authorities or otherwise satisfy regulatory requirements.
- 5.11 **Agent** shall annually furnish **Company**, within ninety (90) days following the end of the **Agent's** fiscal year, current (audited, if available) financial statements of **Agent**. These financial statements shall include, but not be limited to, profit and loss, balance sheet and cash flow statements.

ARTICLE 6 - ACCOUNT CURRENT

- 6.1 The **Agent** shall, not later than fifteen (15) days after the end of each month, prepare and forward to the **Company** a detailed and itemized statement of account of all premiums written and premium adjustments made (whether additional or return) within the month for which the statement (herein referred to as the "Account Current") is rendered. However, the **Company** shall have the privilege, exercisable at its option, of preparing the Account Current.
- 6.2. The **Agent** shall pay the balance, if any, due the **Company** as shown on each Account Current within forty-five (45) days following the end of the month for which the Account Current was rendered. Upon rendition by the **Company** of invoices or statements adjusting or correcting any Account Current, the **Agent** shall pay to the **Company** forthwith the balance, if any, shown to be due thereon. **Agent** shall be responsible to pay written premium to the **Company**, whether or not premium has been paid by any insured or sub-producer, it being understood that **Agent** assumes the credit risk should it bind insurance without receiving premium.
- 6.3 The Account Current between the parties prepared and forwarded by the **Company** in accordance with the above, or invoices, statements or adjustments on any Account Current transmitted to the **Agent** by the **Company** shall be binding and conclusive on the **Agent** unless the **Agent**, within ten (10) days from receipt of such

7/31/97

Account Current, invoice, statement or adjustment shall send to the **Company** a written itemization of objections thereto.

- 6.4 The provisions of this Article, which are binding upon the parties subsequent to the termination of this Agreement, shall survive such termination until all obligations are finally discharged.

ARTICLE 7 - EXPENSES

- 7.1 **Agent** shall be responsible for and promptly pay all expenses attributable to producing and servicing business under this Agreement, except as specified in Section 7.2. This responsibility shall not be altered whether the expenses are billed to **Agent** or **Company**. These expenses shall include, but not be limited to:

- (a) Salaries, related taxes and benefits of all employees of **Agent**;
- (b) Transportation, lodging and meals of employees of **Agent**;
- (c) Postage and other delivery charges;
- (d) Advertising unless specifically agreed otherwise by **Company** in writing;
- (e) EDP hardware, software and programming;
- (f) Countersignature fees or commissions;
- (g) License and appointment fees for **Agent's**, brokers, sub-producers and others;
- (h) Income and state and local sales taxes, if any, directly applicable to **Agent's** business;
- (i) Taxes on surplus lines premium, and Policy fees if necessary in respect of Policies underwritten or delivered by **Agent** hereunder;
- (j) Costs of office space, facilities, equipment and occupancy used by **Agent**;
- (k) Legal and auditing expenses incurred by **Agent** in the normal conduct of its business; and
- (l) Such other expenses as are customarily borne by insurance producers.

7.2 Company shall be responsible for and promptly pay all expenses incurred by Company under this Agreement. This responsibility shall not be altered whether the expenses are billed to Company or Agent. These expenses shall include but not be limited to:

- (a) Salaries, related taxes and benefits of all employees of Company;
- (b) Transportation, lodging and meals of employees of Company;
- (c) Board and bureau fees;
- (d) Income and state and local sales taxes, if any, directly applicable to Company's business;
- (e) State or guaranty fund assessments;
- (f) Losses and loss adjustment expenses incurred by or at the direction of Company;
- (g) Reinsurance costs;
- (h) Legal and auditing expenses incurred by, on behalf of or at the direction of the Company; and
- (i) Such other expenses as are customarily borne by insurance companies.

ARTICLE 8 - HANDLING OF FUNDS

8.1 Agent shall accept and maintain at all times all premium collected and other funds relating to the business underwritten by Agent under this Agreement in the capacity of a fiduciary and trustee for Company. The privilege of retaining commissions shall not be construed as changing the fiduciary capacity.

8.2 Agent shall establish and maintain a premium trust account designated _____, Premium Trust Account - Frontier in a bank mutually agreed by Agent and Company and shall deposit into such premium trust account all premiums collected by Agent hereunder. Agent shall have the right to transfer funds held in such premium trust account to successor banks with the prior written consent of Company. All such banks shall be members of the Federal Reserve System whose deposits are insured by the Federal Deposit Insurance Corporation. Agent shall be entitled to retain any interest earned on funds deposited in such premium trust accounts until

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premium is to be remitted to Company pursuant to Article 6 hereof.

- 8.3 Agent shall maintain sole signature authority on such premium trust account and may use any and all premium and other funds collected by Agent under this Agreement only for the following purposes:
- (a) Payments of amounts due Company pursuant to this Agreement;
 - (b) Return of unearned premiums arising due to cancellation or endorsement of Policies underwritten or delivered by Agent;
 - (c) Payment of Agent's, sub-producers' and others' compensations as described in Article 4;
 - (d) Return of money deposited in error and
 - (e) Withdrawal of interest due Agent hereunder.
- 8.4 Agent shall not commingle any funds in such premium trust account with funds in Agent's corporate accounts or other funds held by Agent in any other capacity.
- 8.5 Agent shall render accounts to Company detailing all premium trust account transactions, and remit to Company all funds due under this Agreement pursuant to said account by the end of the month following the month during which the Agent collected such funds for the account of the Company.
- 8.6 In the absence of negligence or fraud by either party hereto, neither party shall be liable for any loss which occurs by reason of the default or failure of the bank in which an account is carried.
- 8.7 Agent shall promptly account for and refund commissions on Policy cancellations, reductions in premiums or any other return premiums at the same rate at which such commissions were originally retained.
- 8.8 Neither Company nor Agent shall offset any balances due under this Agreement with any amounts due under any other agreement between Company and/or its affiliates and Agent and/or its affiliates.

ARTICLE 9 - OWNERSHIP OF BOOKS AND RECORDS

- 9.1 Subject to Article 5 hereof, upon termination of this Agreement, Agent's records and the exclusive use and control of expirations of business produced by sub-

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producers retained by Agent and contracts with such sub-producers shall remain the sole property of Agent and be left in Agent's undisputed possession, provided Agent is not then in default of any payment obligated to Company hereunder. If Agent is then in default of any such payment obligated and has not cured such default within fifteen (15) days of Company's notice to Agent thereof, ownership of the records, use and control of expirations and contracts with sub-producers shall become and remain vested in Company. Company may then dispose of such expirations as it deems proper.

- 9.2 Agent hereby assigns to Company as security for the payment obligations of Agent under this Agreement all sums due or to become due to Agent from any insureds whose Policies were underwritten or delivered by Agent hereunder. Company shall have full authority to demand and collect such sums if Agent is then in default of any payment obligation to Company hereunder and has not cured such default within fifteen (15) days of Company's notice to Agent thereof.
- 9.3 Agent pledges and grants to Company to further secure the payment obligations of Agent hereunder all of Agent's records of expirations of Policies, including, but not limited to, the ownership and use of such expirations. Company shall have the rights of the holder of a security interest granted by law, including, but not limited to, the rights of foreclosure to effectuate such security interest, and Agent hereby agrees peaceably to surrender possession of such records to the Company upon demand.
- 9.4 Agent agrees that this Agreement or a copy hereof may be filed as a financing statement, if Company so elects. Agent further agrees to sign a UCC-1 Form to secure Company's security interest in the expirations and renewals upon request by Company; provided that upon termination of this Agreement and Agent not being in default of any payment obligation to Company hereunder, Company immediately shall cancel or terminate such filing.

ARTICLE 10 - INDEPENDENT CONTRACTOR RELATIONSHIP

- 10.1 Nothing contained in this Agreement shall be construed to create the relationship of employer and employee between Company and Agent, or between Company and any employees, representatives or sub-producers of Agent. Agent shall carry out its responsibilities hereunder subject to its own discretion and not subject to time or manner directions of Company.

ARTICLE 11 - ADVERTISING

- 11.1 Before Agent uses Company name in any form of advertising, a copy of the

proposed advertisement shall be forwarded to **Company**. No such advertisement shall be used without the prior written permission of **Company**. All agreements with sub-producers shall require that before they use **Company's** name in any advertising, a copy of the proposed advertisements shall be forwarded to **Company**, and that no such advertisements shall be used without the prior permission of **Company**.

- 11.2 If an advertisement containing **Company's** name is used by **Agent** or sub-producers retained by **Agent**, **Agent** shall maintain a copy of the advertisement and full details concerning where, when and how it was used, and comply with all legal requirements regarding content, review and approval of advertising and maintenance of records. **Agent**, however, shall not be required to maintain records of the names and addresses of recipients of any direct mailing or advertising but shall only record the geographical area in which such mailing or advertising was used except to the extent retention of such information is required by law.

ARTICLE 12 - LICENSING

- 12.1 **Agent** warrants that it has and shall maintain current licenses and authorities as required by law for the conduct of its business pursuant to this Agreement.
- 12.2 **Agent** shall be responsible for verifying that all sub-producers to **Agent** shall maintain appropriate licenses and authorities as required by law for conduct of their businesses.
- 12.3 **Agent** shall maintain in force written agreements, in form reasonably satisfactory to **Company**, with sub-producers to **Agent** hereunder.

ARTICLE 13 - AGENT'S SALE OR TRANSFER

- 13.1 In the event any interest in **Agent** is to be sold or transferred or is to merge to be consolidated with another firm not under common control, controlling or controlled by **Agent** or **Company**, **Agent** shall give thirty (30) days advance written notice to **Company**, to allow **Company**, at its election:
- (a) To consent to assignment of this Agreement to the successor;
 - (b) To enter into a new Agreement with the successor; or
 - (c) To terminate this Agreement.
- 13.2 **Company** shall notify **Agent** of its decision within fifteen (15) days of the receipt

of the notice.

13.3 Agent shall notify Company in writing within fifteen (15) days if there is a change in:

- (a) Ownership of ten-percent (10%) or more of the outstanding voting stock of Agent; or
- (b) The President of Agent,

ARTICLE 14 - INDEMNITY AGREEMENT

14.1 Agent shall indemnify and hold Company (including its officers and employees) harmless from any and all claims, causes of action, damages, judgments, fines, penalties and expenses (including, but not limited to, attorney's fees, litigation expenses and costs of court) which may be made against the Company by anyone, including any governmental agency or regulatory authority, and which arise, either directly or indirectly, principally out of any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by Agent, including, but not limited to, any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by any sub-producer to Agent or any of Agent's or such sub-producers' employees or representatives arising under this Agreement.

14.2 Company shall indemnify and hold Agent (including its officers and employees) harmless from any and all claims, causes of actions, damages, judgments, fines, penalties and expenses (including, but not limited to, attorney's fees, litigation expenses and costs of court) which may be made against the Agent and which arise either directly or indirectly, principally out of any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by Company, including, but not limited to, any negligent or grossly negligent actions or inactions or willful misconduct or violation of any statute or regulation by Company's employees or representatives arising under this Agreement.

14.3 If any person seeks indemnity hereunder the person to be indemnified ("Indemnified Person") shall give the indemnifying party ("Indemnifying Party") prompt written notice of the claim, cause of action, damage, judgment, fine, penalty and expense against which indemnification is sought, including copies of all documents and information reasonably relating thereto. The Indemnifying Party promptly shall commence defending the Indemnified Person through competent attorneys reasonably satisfactory to the Indemnified Person. The Indemnified Person shall cooperate with the Indemnified Party in such defense, but the ultimate decision whether to defend or settle shall be made by the Indemnified Person.

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- 14.4 If either party shall institute any lawsuit to enforce the obligations assumed by the other party under this Agreement, the prevailing party shall be entitled to recover from the other party all costs, expenses, judgments and attorney's fees incurred by the prevailing party in connection with the lawsuit.
- 14.5 Agent warrants that it has and shall maintain Errors & Omissions insurance with an insurer reasonably acceptable to Company and providing coverage of the greater of (i) the minimum required by law or (ii) \$1,000,000.

ARTICLE 15 - MEDIATION AND VENUE

- 15.1 If irreconcilable differences arise as to business done under this Agreement, either party may request, in writing, mediation of such difference. Such mediation shall be conducted pursuant to Commercial Mediation Rules of the American Arbitration Association. Such mediation shall be conducted in New York and concluded within thirty (30) days after notice of mediation. The costs of the parties incurred in the mediation shall be allocated by the mediator pursuant to the equities of the parties with respect to the matter mediated. Any such mediation shall be non-binding and without prejudice.
- 15.2 If any dispute cannot be resolved by mediation, the parties agree that the courts of New York shall have exclusive jurisdiction to resolve any such dispute and that the internal law of the state of Company's domicile will apply to the interpretation and enforcement of the dispute.

ARTICLE 16 - TERMINATION

- 16.1 This Agreement shall be terminable by (i) either party upon fifteen (15) days prior written notice to the other party for "cause" (defined, as hereinafter used, as the other party's permanent legal or physical inability to perform its obligations hereunder, the other party's conviction of a felony, or the other party's "Material Breach" of this Agreement and failure to cure such Material Breach within the applicable cure period); (ii) the Company in the event the Company determines that the Agent has exceeded the authority granted the Agent by the Company under Article 3 - Authority of Agent or (iii) upon ninety (90) days prior written notice to the other party as of the end of any calendar quarter. A "Material Breach" shall consist of (a) failure by a party to pay any amount due hereunder when due, which is not paid within fifteen (15) days following the other party's written demand for such payment, or (b) the failure to obtain or maintain, or the termination or suspension of, a license, permit or other authority necessary for a party to conduct its business as contemplated hereunder which is not cured within thirty (30) days.

- 16.2 Upon termination, Agent promptly shall deliver or cause to be delivered to Company, at Company's expense, all property of Company in Agent's control or possession, including but not limited to, EDP equipment owned by Company, Policies, manuals, forms, unused drafts and all materials used in servicing of Policies, including computerized and data processing records and the physical equipment required for the processing of those records and data. If Agent fails to deliver such property within fifteen (15) days after the termination of this Agreement, Agent shall bear all reasonable expenses which Company may expend or cause to be expended in obtaining such items. If Policy supplies cannot be accounted for by Agent or have been destroyed, lost or mislaid, Agent agrees to protect, defend and hold Company harmless from all persons and claims whatsoever arising with respect to such Policy supplies.
- 16.3 Company may, for "cause," in its sole discretion, suspend any and all of Agent's authority pursuant to this Agreement. Such suspension shall be effective upon written notification to Agent setting forth the nature of the "cause" in reasonable detail.
- 16.4 In the event of termination of this Agreement by Company for "cause" any indebtedness of Agent to Company and all premiums in the possession of Agent, or for the collection of which Agent is responsible, shall become immediately due to Company.
- 16.5 The failure of either party to declare promptly a default or breach of any of the terms and conditions of this Agreement shall not be construed as a waiver of any of such terms and conditions, nor stop either party from thereafter demanding full and complete compliance herewith.
- 16.6 Notwithstanding the termination of this Agreement, the provisions of this Agreement shall continue to apply to all unfinished business to the end that all obligations and liabilities incurred by each party as a result of this Agreement shall be fully performed and discharged according to its terms.

ARTICLE 17 - MISCELLANEOUS

- 17.1 This Agreement supersedes all previous agreements, if any, whether written or oral, between Company and Agent relating specifically to the subject matter hereof.
- 17.2 Wherever from the context it appears appropriate, each term stated in either the singular or plural shall include the singular and plural and any term stated in either the masculine, or feminine or the neuter gender, shall include the masculine, the feminine and the neuter gender. All captions and section headings are intended to be for purposes of reference only and do not affect the substance of the section

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to which they refer.

- 17.3 Each party hereto agrees to perform any further acts and execute and deliver any further documents which may be reasonably necessary to carry out the provisions of this Agreement.
- 17.4 In the event that any of the provisions, or portions thereof, of this Agreement are held to be illegal, invalid or unenforceable by any court of competent jurisdiction, the validity and enforceability of the remaining provisions, or portions thereof, shall not be affected by the illegal, invalid or unenforceable provision or by its severance herefrom.
- 17.5 Any and all notices required or permitted to be given under this Agreement shall be in writing and shall be deemed given when deposited in the United States Postal Service, Certified Mail, Return Receipt Requested or faxed with confirmation by telephone to a Vice President or senior officer of the recipient, to the parties' addresses as provided below or such other addresses provided by the parties by like means:

COMPANY:

Frontier Insurance Company
195 Lake Louise Marie Road
Rock Hill, New York 12775

Attn:

AGENT:

Attn:

- 17.6 This Agreement may be executed in multiple counterparts, each of which and together shall constitute an original document.

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COMPANY:

AGENT:

FRONTIER INSURANCE COMPANY

By: _____

By: _____

Date: _____

Date: _____

SPECIMEN

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15

FIC/FSIM 000065

CLAIMS SERVICE AGREEMENT

_____ (referred to hereafter
as AGENT), with offices in _____ and
_____ Insurance Company and its affiliates
(referred to hereafter as "the COMPANY") with executive offices at
_____, enter this agreement on the 1st day
of _____ 1998.

The Company engages Agent as an independent contractor to service and settle all claims resulting from insurance policies written through the Company by Agent, or such other claims as may be assigned by the Company to Agent in writing. Agent agrees to competently and promptly investigate, evaluate, and negotiate settlements of claims against the Company in accordance with the written guidelines provided by the Company, or in the absence of such guidelines, in accordance with applicable statutes and regulations and with industry standards. Agent further agrees to automatically handle all subrogation and salvage claims placed by the Company in writing, in accordance with guidelines provided by the Company and in accordance with industry standards and applicable statutes and regulations.

Agent will establish and maintain a file for each reported claim. Files for claims being serviced by Agent for the Company are subject to review by the Company. Original claim files will remain the property of the Company and will be maintained by Agent. The

Company, its accountants and auditors (including insurance regulatory personnel) shall have the right to inspect and copy any and all claim files during business hours.

Agent is authorized to settle property damage claims to a limit of \$_____ and liability claims to a limit of \$_____. Settlements in excess of this authority shall be approved by the Company in advance. Agent is authorized to disburse funds provided by the Company, to settle claims and to give the Company reports of claims settled within these limits. The Company may audit and review the books and records of Agent on disbursements made pursuant to this authority. Agent will process, investigate, adjust, compromise and/or coordinate legal defense of claims, and will arrange for the services of outside claim adjusters, damage appraisers, and other experts, and will appoint counsel approved by the Company as may be deemed necessary by Agent in handling claims or in providing for defense of litigation. The Company shall be consulted on all proposed providers of legal services and all such legal providers shall be approved by the Company. The Company will pay for all such costs of investigation and defense of claims. Agent agrees to maintain accurate records regarding the disbursement of all Company funds and to account for such funds subject to agreement between the Company and Agent.

Agent will promptly report to the Company all claims exceeding its settlement authority; or where coverage issues exists; or where fraud is suspected; or where the amount of claim is in dispute for a period of more than 60 days or for mediation; or if an appraisal is requested;

or where the insured requests assistance from any State insurance department; or where there is any allegation of "Bad Faith"; or where there is any lawsuit in which the Company is named as a Defendant or generally, where a claim presents in the opinion of Agent an unusual circumstance or exposure.

The Company agrees to pay Agent for claim supervisory services in the amount of \$ _____ per any physical damage claim assigned to any independent adjustment agency or to any Agent field adjuster; and the sum of \$ _____ for any physical damage claim not assigned to any independent adjustment company or to any Agent field adjuster; and the sum of \$ _____ for all liability claims. The service fees of independent adjustment companies and Agent field adjusters and all other outside service providers will be based on fee schedules pre-approved by Agent and the Company. The Company agrees to pay \$ _____ for the services of Agent field adjusters in accordance with the attached addendum No. 1.

This Agreement will automatically renew on _____, of each year hereafter, unless one party has given the other party written notice to the contrary at least 90 days prior to the automatic renewal date. The authority of Agent shall continue until all claims incurred prior any termination date have been concluded. In addition, either party may terminate this agreement by giving 90 days advance written notice of termination to the other party. Either party may terminate this Agreement on ten days notice for cause. Cause means breach of this

Agreement or dishonesty in carrying out duties hereunder.

Agent agrees to keep and maintain at all times pertinent, all necessary licenses, and to comply with applicable insurance laws and regulations. Agent will maintain insurance for its errors and omissions with an insurer admitted to do business in South Carolina. Such insurance shall identify the Company as an additional insured and shall have an aggregate liability limit of at least \$1 Million with a deductible no greater than \$100,000.00 per claim. Agent will hold harmless, defend and indemnify the Company for any claims or suits against it based upon Agent wrongfully conduct in its performance hereunder. If the conduct complained of was specifically directed by the Company, then the Company will hold harmless, defend and indemnify.

This agreement will be considered automatically modified to conform with any law or any governmental regulation having any applicable law or governmental regulation. The agreement may not be altered or modified except in writing.

Dated this _____ day of _____, 1997.

(AGENT)

By: _____

Dated this _____ day of _____, 1997.

(COMPANY)

By: _____

12-27(FRI) 13:24 B500 X.W-C

914 796 J5

P 001

TRANSACTION REPORT

Transmission

Transaction(s) completed

NO.	TX DATE/TIME	DESTINATION	DURATION	PGS.	RESULT	MODE
719	DEC 12 13:14	D. H. I. S.	0' 09' 39"	020	OK	N ECM

OCT - 15 '98 (THU) 15:12

D. H. I. S.

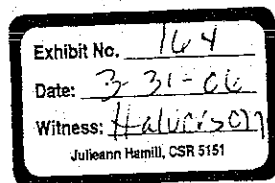
TEL: 916 773 02

P. 013

ACCOUNT CURRENT ROLDBACK REPORT JANUARY 1999

004555

CLIENT	POLICY #	EFFECTV DATE	EX-DATE	TRX TYPE	REPORT DATE	DATE RECEIVED	REPORT \$ AMOUNT	COMM %	COMM \$ AMOUNT	NET PREMIUM DUE FRONTIER
SAR 20 DAIRY	WC38855	1/1/98	12/31/98	NEW	2/10/98	2/2/98	\$3,078.24	12	\$369.39	\$2,708.85
SAR 20 DAIRY	WC38855	1/1/98	12/31/98	NEW	DEPOSIT	2/15/98	\$4,535.00	12	\$544.20	\$3,990.80
SAR 20 DAIRY	WC38855	1/1/98	12/31/98	NEW	TAX/FEE	2/15/98	\$691.00	0	\$0.00	\$691.00
COACHELLA CITRUS	WC38851	1/1/98	12/31/98	NEW	2/10/98	2/13/98	\$47,850.25	12	\$5,742.03	\$42,108.22
COACHELLA CITRUS	WC38851	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$49,507.00	12	\$5,940.84	\$43,566.16
COACHELLA CITRUS	WC38851	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
DUNLAP MANAGEMENT	WC38852	1/1/98	12/31/98	NEW	2/10/98	2/23/98	\$2,243.23	12	\$269.19	\$1,974.04
DUNLAP MANAGEMENT	WC38852	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$3,806.00	12	\$456.72	\$3,349.28
DUNLAP MANAGEMENT	WC38852	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
GEORGE PERRY & SONS	WC38858	1/1/98	12/31/98	NEW	2/10/98	2/10/98	\$5,297.13	12	\$635.66	\$4,661.47
GEORGE PERRY & SONS	WC38858	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$7,957.80	12	\$954.94	\$7,002.86
GEORGE PERRY & SONS	WC38858	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
GROWERS TRANSPORT	WC38853	1/1/98	12/31/98	NEW	2/10/98	2/25/98	\$3,990.24	12	\$478.83	\$3,511.41
GROWERS TRANSPORT	WC38853	1/1/98	12/31/98	NEW	DEPOSIT	2/1/98	\$5,461.50	12	\$655.38	\$4,806.12
GROWERS TRANSPORT	WC38853	1/1/98	12/31/98	NEW	TAX/FEE	2/2/98	\$0.00	0	\$0.00	\$0.00
NATURE QUALITY	WC38859	1/1/98	12/31/98	NEW	2/10/98	2/11/98	\$2,248.56	12	\$269.83	\$1,978.73
NATURE QUALITY	WC38859	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$7,141.60	12	\$856.99	\$6,284.61
NATURE QUALITY	WC38859	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
PRODUCERS DAIRY	WC38854	1/1/98	12/31/98	NEW	2/10/98	2/28/98	\$18,185.47	12	\$2,182.26	\$16,003.21
PRODUCERS DAIRY	WC38854	1/1/98	12/31/98	NEW	DEPOSIT	2/1/98	\$21,371.00	12	\$2,564.52	\$18,806.48
PRODUCERS DAIRY	WC38854	1/1/98	12/31/98	NEW	TAX/FEE	2/1/98	\$2,211.00	0	\$0.00	\$2,211.00
SIERRA CITRUS	WC38856	1/1/98	12/31/98	NEW	2/10/98	2/10/98	\$14,182.52	12	\$1,701.95	\$12,480.57
SIERRA CITRUS	WC38856	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$11,386.30	12	\$1,366.36	\$10,019.94
SIERRA CITRUS	WC38856	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
V&L FARMS	WC38857	1/1/98	12/31/98	NEW	2/10/98	2/10/98	\$638.00	12	\$76.56	\$561.44
V&L FARMS	WC38857	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$7,989.00	12	\$958.68	\$7,030.32
V&L FARMS	WC38857	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
							\$219,779.25		\$26,025.27	\$193,753.98



ACCOUNT REPORT JANUARY 1998

007030

CLIENT	POLICY	REPORT DATE	EXPIRATION DATE	TAX TYPE	DOE DATE	REPORT RECEIVED	REPORT \$	COMM \$	COMM %	NET PREMIUM
AR 20 DAIRY	WC18855	1/1/98	12/31/98	NEW	2/10/98	3/2/98	\$3,074.24	12	5368.91	\$2,705.33
AR 20 DAIRY	WC18855	1/1/98	12/31/98	NEW	DEPOSIT	2/15/98	\$4,539.00	12	\$544.58	\$1,994.42
AR 20 DAIRY	WC18855	1/1/98	12/31/98	NEW	TAX/FEE	2/15/98	\$691.00	0	\$0.00	\$0.00
LACHILLA CITRUS	WC18851	1/1/98	12/31/98	NEW	2/10/98	2/19/98	\$47,860.26	12	\$5,743.23	\$42,117.03
LACHILLA CITRUS	WC18851	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$49,507.00	12	\$5,940.84	\$43,566.16
LACHILLA CITRUS	WC18851	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
NEAP MANAGEMENT	WC18852	1/1/98	12/31/98	NEW	2/10/98	2/21/98	\$2,243.33	12	\$269.19	\$1,974.04
NEAP MANAGEMENT	WC18852	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$3,806.00	12	\$456.72	\$3,349.28
NEAP MANAGEMENT	WC18852	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
ORGE PERRY & SONS	WC18858	1/1/98	12/31/98	NEW	2/10/98	2/10/98	\$5,297.13	12	\$635.56	\$4,661.57
ORGE PERRY & SONS	WC18858	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$7,957.30	12	\$954.94	\$7,002.36
ORGE PERRY & SONS	WC18858	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
OWERS TRANSPORT	WC18853	1/1/98	12/31/98	NEW	2/10/98	2/25/98	\$2,990.24	12	\$478.93	\$2,511.31
OWERS TRANSPORT	WC18853	1/1/98	12/31/98	NEW	DEPOSIT	2/1/98	\$3,461.50	12	\$635.38	\$2,825.12
OWERS TRANSPORT	WC18853	1/1/98	12/31/98	NEW	TAX/FEE	2/1/98	\$0.00	0	\$0.00	\$0.00
TURE QUALITY	WC18859	1/1/98	12/31/98	NEW	2/10/98	2/11/98	\$2,248.56	12	\$269.83	\$1,978.73
TURE QUALITY	WC18859	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$7,141.60	12	\$856.99	\$6,284.61
TURE QUALITY	WC18859	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
DOUCERS DAIRY	WC18854	1/1/98	12/31/98	NEW	2/10/98	2/28/98	\$19,185.47	12	\$2,182.26	\$16,003.21
DOUCERS DAIRY	WC18854	1/1/98	12/31/98	NEW	DEPOSIT	2/1/98	\$21,371.00	12	\$2,564.52	\$18,806.48
DOUCERS DAIRY	WC18854	1/1/98	12/31/98	NEW	TAX/FEE	2/1/98	\$2,211.00	0	\$0.00	\$2,211.00
RAA CITRUS	WC18856	1/1/98	12/31/98	NEW	2/10/98	2/10/98	\$14,182.92	12	\$1,701.95	\$12,480.97
RAA CITRUS	WC18856	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$11,386.30	12	\$1,366.36	\$10,019.94
RAA CITRUS	WC18856	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00
FARMS	WC18857	1/1/98	12/31/98	NEW	2/10/98	2/10/98	\$636.00	12	\$76.32	\$559.68
FARMS	WC18857	1/1/98	12/31/98	NEW	DEPOSIT	2/10/98	\$7,989.00	12	\$958.68	\$7,030.32
FARMS	WC18857	1/1/98	12/31/98	NEW	TAX/FEE	2/10/98	\$0.00	0	\$0.00	\$0.00

\$219,779.25

\$16,025.27 \$193,753.98

Tax: 2902.00
+ fee

Pym. 216,877.25 @ 6%

Credit taken w/ CR# 3500
to adj for 6% Comm
Agent took 2% s/b 18%
< 3016 v >

004626



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601

11-35/1210

NO.

3508

PAY

ONE HUNDRED EIGHTY-THREE THOUSAND SEVEN HUNDRED FIFTY-THREE DOLLARS and 98 CENTS
ORDER OF

DATE

AMOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

04/05/98

\$183,753.98*

TRUST CHECKING ACCOUNT

Julia A. Buxton

⑈003508⑈ ⑆121000358⑆ 01209⑆01051⑆

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003508
3508

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-280 - FRR	04/05/98			STATEMENT # 001142	183753.98	

129
189

\$219,779.25	\$26,025.27	\$193,753.98
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Taxi - 2902.00
+ fee

Prem. 216,877.²⁵

DWIGHT HALVORSON INSURANCE SERVICES
 3300 DOUGLAS BOULEVARD, SUITE 295
 ROSEVILLE, CALIFORNIA 95661-3807
 (916) 773-0206



BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661

11-35/12:0

NO.

0003341

3341

THOUSAND DOLLARS and 00 CENTS

DATE

AMOUNT

K MANAGEMENT SERVICES

01/19/98

\$10,000.00*

BOX 276307

TRUST CHECKING ACCOUNT

RAMENTO, CA 95827-6307

003341 1120003581 0120904054

HALVORSON INSURANCE SERVICES - Trust Checking Account
 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003341

DATE	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1998	1-19/98			CLAIMS FUND DEDUCT STATE	10000.00	

004628

OCT -15'98(THU) 15:13

D. H. L.

TEL: 916 771 02

P. 014

004556

ACCOUNT CURRENT SCHEDULE REPORT FEBRUARY 1998

CLIENT	POLICY #	EFFECTV DATE	EX-DATE	TRX TYPE	REPORT DATE	DATE RECEIVED	REPORT \$ AMOUNT	COMM #	COMM \$ AMOUNT	NET PREMIUM DUE FRONTIER
BAR 20 DAIRY	WCB8855	1/1/98	12/31/98	NEW	3/10/98	3/30/98	\$3,353.76	12	\$402.45	\$2,951.31
COACHELLA CITRUS	WCB8851	1/1/98	12/31/98	NEW	3/10/98	3/20/98	\$32,452.11	12	\$3,896.17	\$28,555.94
DUNLAP MANAGEMENT	WCB8852	1/1/98	12/31/98	NEW	3/10/98	3/24/98	\$2,547.98	12	\$305.76	\$2,242.22
GEORGE PERRY & SONS	WCB8858	1/1/98	12/31/98	NEW	3/10/98	3/10/98	\$1,833.35	12	\$220.01	\$1,613.34
GROWERS TRANSPORT	WCB8853	1/1/98	12/31/98	NEW	3/10/98	3/30/98	\$1,533.59	12	\$424.03	\$1,109.56
MAJORS QUALITY	WCB8859	1/1/98	12/31/98	NEW	3/10/98	3/25/98	\$2,190.32	12	\$262.34	\$1,927.98
PRODUCERS DAIRY	WCB8854	1/1/98	12/31/98	NEW	3/10/98	3/15/98	\$18,800.94	12	\$2,255.12	\$16,545.82
SINORA CITRUS	WCB8856	1/1/98	12/31/98	NEW	3/10/98	3/13/98	\$12,452.06	12	\$1,514.25	\$10,937.81
VALL FARMS	WCB8857	1/1/98	12/31/98	NEW	3/10/98	3/11/98	\$825.00	12	\$59.00	\$766.00
							\$79,005.15		\$9,480.62	\$69,524.53

JANET, I WILL BE SENDING A CHECK ON 4/14/98. CALL ME IF YOU HAVE ANY QUESTIONS.

ACCOG CURRENT ROGERAUX REPORT FEBRUARY 1998

007031

CLIENT	POLICY #	EFFECTIVE DATE	EX-DATE	TRX TYPE	REPORT DUE DATE	REPORT DATE RECEIVED	REPORT \$ AMOUNT	COMM %	COMM \$ AMOUNT	NET PREMIUM DUE FRONTIER
BAR 10 DAIRY	WCE8853	1/1/98	12/31/98	NEW	3/10/98	3/30/98	\$3,153.76	12	\$402.45	\$2,951.31
COACHELLA CITRUS	WCE8851	1/1/98	12/31/98	NEW	3/10/98	3/20/98	\$11,468.11	12	\$3,396.17	\$18,571.94
DONLAP MANAGEMENT	WCE8852	1/1/98	12/31/98	NEW	3/10/98	3/24/98	\$2,547.98	12	\$305.76	\$1,942.22
GEORGE PERRY & SONS	WCE8858	1/1/98	12/31/98	NEW	3/10/98	3/10/98	\$1,333.39	12	\$120.01	\$1,613.38
GROWERS TRANSPORT	WCE8851	1/1/98	12/31/98	NEW	3/10/98	3/30/98	\$3,533.59	12	\$424.03	\$3,109.56
NATURE QUALITY	WCE8859	1/1/98	12/31/98	NEW	3/10/98	3/15/98	\$2,190.32	12	\$262.34	\$1,927.98
PRODUCERS DAIRY	WCE8854	1/1/98	12/31/98	NEW	3/10/98	3/15/98	\$18,800.94	12	\$2,256.11	\$16,544.83
SIERRA CITRUS	WCE8856	1/1/98	12/31/98	NEW	3/10/98	3/13/98	\$13,452.06	12	\$1,614.25	\$11,837.81
VAL FARMS	WCE8857	1/1/98	12/31/98	NEW	3/10/98	3/11/98	\$825.00	12	\$99.00	\$726.00
							\$79,905.15		\$9,480.62	\$69,524.53

JANET, I WILL BE SENDING A CHECK ON 4/14/98. CALL ME IF YOU HAVE ANY QUESTIONS.

6% Credit taken

w/ ck #3584 to

no tax

Correct Comm. to

18%

<4740.68>

004624



DWIGHT HALVORSON INSURANCE SERVICES
 3300 DOUGLAS BOULEVARD, SUITE 295
 ROSEVILLE, CALIFORNIA 95661-3807
 (916) 773-0206

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661
 11-35/1210

NO. 3514

0003514

PAY
 SIXTY-NINE THOUSAND FIVE HUNDRED TWENTY-FOUR DOLLARS and 53 CENTS AMOUNT
 TO THE
 ORDER OF
FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

04/10/98

\$69,524.53*

TRUST CHECKING ACCOUNT

Julie A. Halvorson

⑈003514⑈ ⑆121000358⑆ 01209⑈01051⑈

DWIGHT HALVORSON INSURANCE SERVICES, Trust Checking Account
 3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

3003514

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 - PRR	04/10/98			STATEMENT # 001153	69524.53	

ACCOUNT CURRENT SODERACK REPORT FEBRUARY 1998

004625

CLIENT	POLICY #	EFFECTV		TRX TYPE	REPORT		DATE RECEIVED	REPORT \$	COMM %	COMM \$	NET PREMIUM
		DATE	EX-DATE		DGE DATE	AMOUNT		AMOUNT		DUE FRONTIER	
BAR 10 DAIRY	WCB8855	1/1/98	12/31/98	NEW	3/10/98	1/30/98	\$3,353.76	12	\$402.45	\$2,951.31	
QUACHILLA CITRUS	WCB8851	1/1/98	12/31/98	NEW	3/10/98	1/20/98	\$32,468.11	12	\$3,896.17	\$28,571.94	
DUNLAP MANAGEMENT	WCB8852	1/1/98	12/31/98	NEW	3/10/98	3/24/98	\$2,547.98	12	\$305.76	\$2,242.22	
GEORGE PERRY & SONS	WCB8858	1/1/98	12/31/98	NEW	3/10/98	3/10/98	\$1,833.39	12	\$220.01	\$1,613.38	
GROWERS TRANSPORT	WCB8853	1/1/98	12/31/98	NEW	3/10/98	3/30/98	\$3,533.59	12	\$424.03	\$3,109.56	
NATURE QUALITY	WCB8859	1/1/98	12/31/98	NEW	3/10/98	3/15/98	\$2,190.32	12	\$262.84	\$1,927.48	
PRODUCERS DAIRY	WCB8854	1/1/98	12/31/98	NEW	3/10/98	3/15/98	\$18,800.94	12	\$2,256.11	\$16,544.83	
STERRA CITRUS	WCB8856	1/1/98	12/31/98	NEW	3/10/98	1/13/98	\$13,452.06	12	\$1,614.25	\$11,837.81	
V&L FARMS	WCB8857	1/1/98	12/31/98	NEW	3/10/98	3/11/98	\$625.00	12	\$99.00	\$526.00	
							\$79,005.15		\$9,480.62	\$69,524.53	

JANET, I WILL BE SENDING A CHECK ON 4/14/98. CALL ME IF YOU HAVE ANY QUESTIONS.

no taxes

OCT. -15'98 (THU) 15:13

D. H. I. :

TEL: 916 77 402

P. 015

ACCOUNT CURRENT BODERADY REPORT MARCH REPORTS 1998

004557

CLIENT	POLICY #	EFFECTIVE DATE	EX DATE	TRX TYPE	REPORT DUE DATE	REPORT \$ AMOUNT	REPORT \$ COMM %	COMM \$ AMOUNT	NET PREMIUM DUE FRONTIER
BAR 20 DAIRY	WC38855	1/1/98	12/31/98	NEW	4/10/98	\$3,462.00	18	\$623.16	\$2,838.84
COACHELLA CITRUS	WC38852	1/1/98	12/31/98	NEW	4/10/98	\$21,535.89	18	\$3,876.46	\$17,659.43
DUNLAP MANAGEMENT	WC38853	1/1/98	12/31/98	NEW	4/10/98	\$4,661.43	18	\$839.43	\$3,822.00
GEORGE PRIDDY & SONS	WC38858	1/1/98	12/31/98	NEW	4/10/98	\$1,989.43	18	\$358.10	\$1,631.33
GROWERS TRANSPORT	WC38853	1/1/98	12/31/98	NEW	4/10/98	\$1,661.05	18	\$299.15	\$1,361.90
NATURE QUALITY	WC38853	1/1/98	12/31/98	NEW	4/10/98	\$497.01	18	\$89.46	\$407.55
PRODUCERS DAIRY	WC38854	1/1/98	12/31/98	NEW	4/10/98	\$18,846.79	18	\$3,392.42	\$15,454.37
SIERRA CIGARS	WC38856	1/1/98	12/31/98	NEW	4/10/98	\$15,769.48	18	\$2,838.51	\$12,930.97
VAL FARMS	WC38857	1/1/98	12/31/98	NEW	4/10/98	\$225.00	18	\$40.50	\$184.50
						\$71,361.04		\$12,844.39	\$58,516.65

LESS OVERPAYMENT JANUARY 98 (\$13,012.64)

LESS OVERPAYMENT FEBRUARY 98 (\$4,740.68)

TOTAL DUE FRONTIER \$40,762.73

JANET, I WILL BE SENDING A CHECK ON 5/15/98. CALL ME IF YOU HAVE ANY QUESTIONS.

007028



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11/35/12/10

0003584

NO. 3584

PAY
TO THE
ORDER OF
FORTY THOUSAND SEVEN HUNDRED SIXTY-TWO DOLLARS AND TWO CENTS
FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

05/16/98

AMOUNT
\$40,762.73*

TRUST CHECKING ACCOUNT

⑈003584⑈ ⑈1210003584⑈ 01209001051⑈

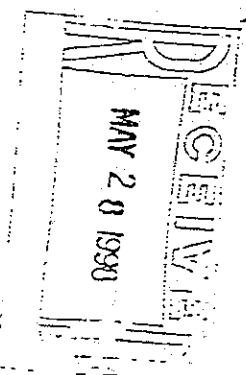
27856

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

39803584

Account	Date	Schedule Invoice	P.O. #	Description	Debit	Credit
1-1-1-200-PRR	05/16/98			STATEMENT 1 001220	48162.73	



L. H. H. H. H. H.

3584
12/16/98

ACCOUNT CURRENT BODERAUX REPORT MARCH REPORTS 1998

007029

CLIENT	POLICY #	EFFECTIVE		TRX TYPE	REPORT	REPORT \$	COMM %	COMM \$	NET PREMIUM
		DATE	EX-DATE		DUE DATE	AMOUNT		AMOUNT	DUE FRONTIER
AR 20 DAIRY	WC38855	1/1/98	12/31/98	NEW	4/10/98	\$3,462.00	18	\$623.16	\$2,838.84
DACHELLA CITRUS	WC38851	1/1/98	12/31/98	NEW	4/10/98	\$21,535.89	18	\$3,876.46	\$17,659.43
UNLAP MANAGEMENT	WC38852	1/1/98	12/31/98	NEW	4/10/98	\$4,663.49	18	\$839.43	\$3,824.06
BORGE PERRY & SONS	WC38853	1/1/98	12/31/98	NEW	4/10/98	\$1,989.43	18	\$356.10	\$1,633.33
LOWERS TRANSPORT	WC38854	1/1/98	12/31/98	NEW	4/10/98	\$3,661.95	18	\$659.15	\$3,002.80
STORE QUALITY	WC38859	1/1/98	12/31/98	NEW	4/10/98	\$897.01	18	\$161.46	\$735.55
PRODUCERS DAIRY	WC38854	1/1/98	12/31/98	NEW	4/10/98	\$18,846.79	18	\$3,392.42	\$15,454.37
HERRA CITRUS	WC38856	1/1/98	12/31/98	NEW	4/10/98	\$15,769.48	18	\$2,838.51	\$12,930.97
EL FARMS	WC38857	1/1/98	12/31/98	NEW	4/10/98	\$515.00	18	\$96.30	\$418.70
						\$71,362.04		\$12,844.99	\$58,516.05

LESS OVERPAYMENT JANUARY 98 (\$13,012.64)

LESS OVERPAYMENT FEBRUARY 98 (\$4,740.82)

TOTAL DUE FRONTIER \$40,762.73

NET, I WILL BE SENDING A CHECK ON 5/15/98. CALL ME IF YOU HAVE ANY QUESTIONS.

no taxes

OCT - 15 98 (THU) 15:15

D.H.I.

TEL: 916 711 02

P. 016

FRONTIER MONTHLY REPORT APRIL REPORTS 1998

004558

CLIENT	POLICY #	EFFECTIV DATE	EX-DATE	TRX TYPE	REPORT DUE DATE	REPORT \$ AMOUNT	REPORT \$ COMM %	COMM \$ AMOUNT	NET PREMIUM DUE FRONTIER
SAR 20 PARTY	WCB8855	1/1/98	12/31/98	NEW	5/10/98	\$3,440.84	18	\$619.35	\$2,821.49
COACHELLA CITRUS	WCB8852	1/1/98	12/31/98	NEW	5/10/98	\$30,186.96	18	\$5,434.02	\$24,754.95
COUNTRY GOLD FARMS	WCB8867	5/10/98	07/01/98	NEW	DEPOSIT	\$5,632.20	18	\$1,013.80	\$4,618.40
DUNLAP MANAGEMENT	WCB8852	1/1/98	12/31/98	NEW	5/10/98	\$5,113.87	18	\$920.50	\$4,193.37
GEORGE FERRY & SONS	WCB8858	1/1/98	12/31/98	NEW	5/10/98	\$3,763.22	18	\$677.38	\$3,085.84
GROWERS TRANSPORT	WCB8853	1/1/98	12/31/98	NEW	5/10/98	\$5,385.28	18	\$969.35	\$4,415.93
NATURE QUALITY	WCB8859	1/1/98	12/31/98	NEW	5/10/98	\$0.00	18	\$0.00	\$0.00
PRODUCERS DAIRY	WCB8854	1/1/98	12/31/98	NEW	5/10/98	\$15,793.52	18	\$2,842.83	\$12,950.69
SIERRA CITRUS	WCB8856	1/1/98	12/31/98	NEW	5/10/98	\$13,911.98	18	\$2,504.16	\$11,407.82
SK FOODS	WCB8865	5/1/98	05/01/99	NEW	DEPOSIT	\$13,211.00	18	\$2,381.58	\$10,829.42
SK FOODS	WCB8865	5/1/98	05/01/99	NEW	TAXES	\$767.00	0	\$0.00	\$767.00
V&L FARMS	WCB8867	1/1/98	12/31/98	NEW	5/10/98	\$0.00	18	\$0.00	\$0.00
						\$100,227.87		\$17,902.96	\$82,324.91

007023

3626
De/11/98

DWIGHT HALVORSON INSURANCE SERVICES
1300 DOUGLAS BOULEVARD, SUITE 296
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601
11-35/1210

NO. 3626

PAY TO THE ORDER OF
TWO THOUSAND THREE HUNDRED TWENTY-FOUR DOLLARS AND 91 CENTS

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

06/11/98 \$82,324.91*

TRUST CHECKING ACCOUNT

Julia A. Halvorson

⑈003626⑈ ⑆121000354⑆ 01209004054⑈

DWIGHT L. VORSON INSURANCE SERVICES - Trust Checking Account
33C
Call 2045 Roseville, California 95661-3107

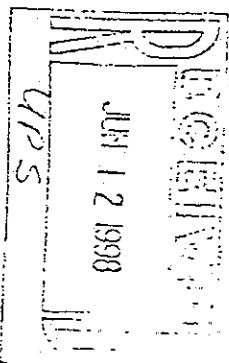
NO₂

0003626
3626

	Debit	Credit
1. Cash		100.00
2. Accounts Receivable	50.00	
3. Inventory	25.00	
4. Prepaid Insurance	10.00	
5. Equipment	15.00	
6. Accounts Payable		30.00
7. Long-Term Debt		20.00
8. Equity		10.00
Total	100.00	100.00

32324.91

please note
check #
3673 7/15/98
wrote 12/98
so w/ that much



1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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FRONTIER MONTHLY REPORT APRIL REPORTS 1998

007024

CLIENT	POLICY #	EFFECTIVE DATE	EX-DATE	TRX TYPE	REPORT DUE DATE	REPORT \$ AMOUNT	REPORT %	COMM \$ AMOUNT	NET PREMIUM DUE FRONTIER
BAR 20 DAIRY	WC38855	1/1/98	12/31/98	NEW	5/10/98	\$3,440.84	18	\$619.35	\$2,821.49
COACHELLA CITRUS	WC38851	1/1/98	12/31/98	NEW	5/10/98	\$30,198.96	18	\$5,434.01	\$24,754.95
COUNTRY GOLD FARMS	WC38867	5/20/98	07/01/98	NEW	DEPOSIT	\$5,632.20	18	\$1,013.80	\$4,618.40
DUNLAP MANAGEMENT	WC38852	1/1/98	12/31/98	NEW	5/10/98	\$5,113.87	18	\$920.50	\$4,193.37
GEORGE PERRY & SONS	WC38858	1/1/98	12/31/98	NEW	5/10/98	\$3,763.22	18	\$677.38	\$3,085.84
GROWERS TRANSPORT	WC38853	1/1/98	12/31/98	NEW	5/10/98	\$5,385.28	18	\$969.35	\$4,415.93
NATURE QUALITY	WC38859	1/1/98	12/31/98	NEW	5/10/98	\$0.00	18	\$0.00	\$0.00
PRODUCERS DAIRY	WC38854	1/1/98	12/31/98	NEW	5/10/98	\$18,793.52	18	\$3,382.93	\$15,410.59
SIERRA CITRUS	WC38856	1/1/98	12/31/98	NEW	5/10/98	\$13,911.98	18	\$2,504.16	\$11,407.82
SK FOODS	WC38865	5/1/98	05/01/99	NEW	DEPOSIT	\$13,231.00	18	\$2,381.58	\$10,849.42
SK FOODS	WC38865	5/1/98	05/01/99	NEW	TAXES	\$767.00	0	\$0.00	\$767.00
V&L FARMS	WC38857	1/1/98	12/31/98	NEW	5/10/98	\$0.00	18	\$0.00	\$0.00
						\$160,227.87		\$27,902.96	\$132,324.91

1 day 767⁰⁰
 Plum 99462⁸⁷
 (C) 10

OCT 05 98 (THU) 15:13

D.H.I.C.

TEL: 916 77, 02

P. 017

FRONTIER MONTHLY REPORT MAY 1998

004559

CLIENT	POLICY #	REPORT		REPORT		REPORT 5		CONTR 5		NET PREMIUM
		MONTH	EX-DATE	EX-DATE	AMOUNT	CONTR 4	AMOUNT	EX-DATE	EX-DATE	
BAR 20 DAIRY	WC38855	MAY 98	12/31/98	6/10/98	\$3,617.83	18	\$651.21			\$2,966.62
CALWEST FARMING	WC38866	MAY 98	10/1/98	6/10/98	\$78,477.48	18	\$14,225.35			\$64,252.13
COACHELLA CITRUS	WC38851	MAY 98	12/31/98	6/10/98	\$21,400.08	18	\$3,852.01			\$17,548.07
COUNTRY GOLD FARMS	WC38867		07/01/98	6/10/98	\$0.00	18	\$0.00			\$0.00
DUNLAP MANAGEMENT	WC38852	MAY 98	12/31/98	6/10/98	\$4,051.62	18	\$729.29			\$3,322.33
GEORGE PERRY & SONS	WC38858	MAY 98	12/31/98	6/10/98	\$4,725.00	18	\$850.50			\$3,874.50
GROWERS TRANSPORT	WC38853	MAY 98	12/31/98	6/10/98	\$2,964.54	18	\$713.62			\$2,250.92
LA TAPATIA	WC38850	DEPOSIT	03/31/99	5/10/98	\$10,374.00	18	\$1,975.32			\$8,398.68
LA TAPATIA	WC38860	APR 98	03/31/99	5/10/98	\$15,723.00	18	\$2,830.14			\$12,892.86
LA TAPATIA	WC38860	MAY 98	03/31/99	6/10/98	\$10,452.19	18	\$1,831.59			\$8,620.60
NATURE QUALITY	WC38859	APR 98	12/31/98	5/10/98	\$2,151.53	18	\$327.28			\$1,824.25
NATURE QUALITY	WC38859	MAY 98	12/31/98	5/10/98	\$1,662.31	18	\$299.22			\$1,363.09
ORGANIC FOODS	WC38864	DEPOSIT	05/01/99	5/10/98	\$6,122.00	18	\$1,101.96			\$5,020.04
PRODUCERS DAIRY	WC38854	MAY 98	12/31/98	5/10/98	\$17,799.44	18	\$3,203.90			\$14,595.54
SERRA CITRUS	WC38856	MAY 98	12/31/98	6/10/98	\$15,543.76	18	\$2,797.85			\$12,745.91
SK FOODS	WC38865	MAY 98	05/01/99	6/10/98	\$5,043.00	18	\$1,069.74			\$3,973.26
VAL FARMS	WC38867	APR 98	12/31/98	5/10/98	\$1,153.00	18	\$207.16			\$945.84
VAL FARMS	WC38867	MAY 98	12/31/98	6/10/98	\$11,160.00	18	\$2,002.80			\$9,157.20
					\$214,919.83		\$38,625.57			\$176,294.26

007020



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601
11/30/12/10

0003673

NO.

PAY

ORDERED SEVENTY-SIX THOUSAND TWO HUNDRED THIRTY-FOUR DOLLARS and 26 CENTS
ORDER OF

DATE

AMOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

07/15/98

\$176,234.26*

TRUST CHECKING ACCOUNT

⑈003673⑈ ⑈121000358⑈ ⑈01209⑈01051⑈

Julia E. Byrd
7200

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

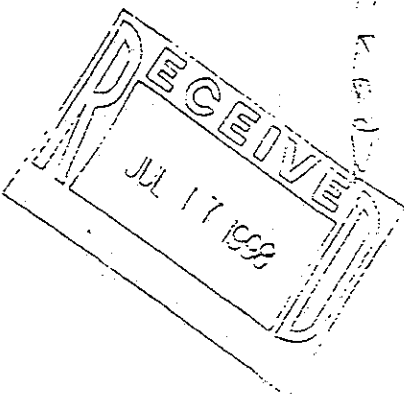
NO.

0003673

3673

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 - PRR	07/15/98			STATEMENT # 061296	176234.26	

Overdraft To Auto Savings Backed



FROM MONTHLY REPORT TERC MAY 1998

007021

CLIENT	POLICY #	REPORT		REPORT		REPORT \$		COMM \$		NET PREMIUM DUE FRONTIER
		MONTH	EX-DATE	DUE DATE	AMOUNT	COMM %	AMOUNT			
BAR 20 DAIRY	WCI8855	MAY 98	12/31/98	6/10/98	\$3,517.83	18	\$651.21			\$2,966.62
CALWEST FARMING	WCI8856	MAY 98	10/1/98	6/10/98	\$78,477.48	18	\$14,125.95			\$64,351.53
COACHELLA CITRUS	WCI8851	MAY 98	12/31/98	6/10/98	\$21,400.08	18	\$3,852.01			\$17,548.07
COUNTRY GOLD FARMS	WCI8867		07/01/98	6/10/98	\$0.00	18	\$0.00			\$0.00
DONLAP MANAGEMENT	WCI8852	MAY 98	12/31/98	6/10/98	\$4,051.62	18	\$729.29			\$3,322.33
GEORGE PERRY & SONS	WCI8858	MAY 98	12/31/98	6/10/98	\$4,725.00	18	\$850.50			\$3,874.50
GROWERS TRANSPORT	WCI8853	MAY 98	12/31/98	6/10/98	\$3,964.54	18	\$713.62			\$3,250.92
LA TAPATIA	WCI8860	DEPOSIT	03/31/99	5/10/98	\$10,974.00	18	\$1,975.32			\$8,998.68
LA TAPATIA	WCI8860	APR 98	03/31/99	5/10/98	\$15,723.00	18	\$2,830.14			\$12,892.86
LA TAPATIA	WCI8860	MAY 98	03/31/99	6/10/98	\$10,452.19	18	\$1,881.39			\$8,570.80
NATURE QUALITY	WCI8859	APR 98	12/31/98	5/10/98	\$2,151.58	18	\$387.28			\$1,764.30
NATURE QUALITY	WCI8859	MAY 98	12/31/98	5/10/98	\$1,662.31	18	\$299.22			\$1,363.09
ORGANIC FOODS	WCI8864	DEPOSIT	05/01/99	5/10/98	\$6,122.00	18	\$1,101.96			\$5,020.04
PRODUCERS DAIRY	WCI8854	MAY 98	12/31/98	6/10/98	\$17,799.44	18	\$3,203.90			\$14,595.54
SIERRA CITRUS	WCI8856	MAY 98	12/31/98	6/10/98	\$15,543.75	18	\$2,797.88			\$12,745.86
SK FOODS	WCI8865	MAY 98	05/01/99	6/10/98	\$5,943.00	18	\$1,069.74			\$4,873.26
V&L FARMS	WCI8857	APR 98	12/31/98	5/10/98	\$1,152.00	18	\$207.36			\$944.64
V&L FARMS	WCI8857	MAY 98	12/31/98	6/10/98	\$11,160.00	18	\$2,008.80			\$9,151.20
					\$214,919.83		\$38,585.57			\$176,334.26

30,462.34

3,127.39

10,095.84

Food Services

notated

DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

0003704

11-35/1210

NO:

3704

PAY

TWO HUNDRED TWENTY-THREE THOUSAND ONE HUNDRED SIXTY-TWO DOLLARS and 46 CENTS
ORDER OF

DATE

AMOUNT

08/14/98

\$223,162.48*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Ann Janet Backus

Julie A. Bryerton

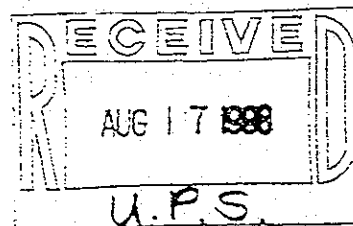
THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003704
3704

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 -PRE	08/14/98			STATEMENT # 001349	223162.48	
				Total	223162.48	



001976

C L O S E D S T A T E M E N T S

001977

Date: 08/14/98
Time: 08:17:31
Or: TX

C L O S E D S T A T E M E N T S
.....

001977

Date: 08/14/98
Time: 08:17:31
For: TX

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 3704

A I D S T A T E M E N T S R E P O R T

001978

Page 1

ce: 08/14/98 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0001349

#	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
IN-1	08/14/98	17558	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 28851	23101.91	0.00	18.00	18943.57
JA-2	08/14/98	18156	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38852	2752.99	0.00	18.00	2257.45
JA-2	08/14/98	15815	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38852	7.12	0.00	0.00	7.12
JA-2	08/14/98	15814	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38852	18.00	3.24	0.00	14.76
JE-3	08/14/98	15797	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38853	-27.88	0.00	0.00	-27.88
JE-3	08/14/98	18155	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38853	5421.88	0.00	18.00	4445.94
JE-3	08/14/98	15796	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38853	-69.50	-12.51	0.00	-56.99
JU-2	08/14/98	15803	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38854	-147.68	0.00	0.00	-147.68
JU-2	08/14/98	17552	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38854	20317.62	0.00	18.00	16660.45
JU-2	08/14/98	15802	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38854	-370.20	-66.64	0.00	-303.56
QO-1	08/14/98	17506	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38855	3648.60	0.00	18.00	2991.85
RRA2	08/14/98	15800	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38856	-31.12	0.00	0.00	-31.12
RRA2	08/14/98	17557	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38856	10525.46	0.00	18.00	8630.88
RRA2	08/14/98	15799	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38856	-77.30	-13.91	0.00	-63.39
CO-1	08/14/98	15806	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38857	-47.52	0.00	0.00	-47.52
CO-1	08/14/98	17160	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38857	535.00	0.00	18.00	438.70
CO-1	08/14/98	18146	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38857	16542.00	0.00	18.00	13564.44
CO-1	08/14/98	15805	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38857	-118.00	-21.24	0.00	-96.76
RG-3	08/14/98	15809	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38858	-44.00	0.00	0.00	-44.00
RG-3	08/14/98	17508	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38858	5649.80	0.00	18.00	4632.84
RG-3	08/14/98	15808	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38858	-109.80	-19.76	0.00	-90.04
JR-1	08/14/98	15811	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38859	-2.60	0.00	0.00	-2.60
JR-1	08/14/98	15812	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38859	-1.12	0.00	0.00	-1.12
UR-1	08/14/98	17348	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38859	1861.12	0.00	18.00	1526.12
AP-1	08/14/98	17166	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38860	15723.86	0.00	18.00	12893.57
AP-1	08/14/98	17559	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38860	10850.16	0.00	18.00	8897.13
OD-1	08/14/98	15851	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38861	2175.00	0.00	0.00	2175.00
OD-1	08/14/98	15850	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38861	36987.00	6657.66	0.00	30329.34
TH-2	08/14/98	15848	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38862	67056.00	12070.08	0.00	54985.92
TH-2	08/14/98	15849	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38862	3964.00	0.00	0.00	3964.00
TH-2	08/14/98	17855	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38862	-30000.00	0.00	18.00	-24600.00
OD-2	08/14/98	15852	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38863	2635.00	474.30	0.00	2160.70
OD-2	08/14/98	15853	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38863	149.00	0.00	0.00	149.00
OD-2	08/14/98	17176	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38863	911.68	0.00	18.00	747.58
AN-2	08/14/98	16128	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38864	350.00	0.00	0.00	350.00
AN-2	08/14/98	18178	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38864	1981.94	0.00	18.00	1625.19
AN-2	08/14/98	18179	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38864	1741.66	0.00	18.00	1428.16
CO-1	08/14/98	17555	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC 38865	7355.00	0.00	18.00	6031.10
WE-1	08/14/98	18191	1 1 1	CPY	FWCR	08/14/98	AUG98	A	WC38866	59541.86	0.00	18.00	48824.33

Statement total:

223762.48

001983



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601
11-30/1210

0003759

PAY

TWO HUNDRED TWENTY-ONE THOUSAND FOUR HUNDRED THREE DOLLARS AND 22 CENTS

09/15/98

9221,403.22*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

⑈003759⑈ ⑈124000358⑈ 01209004054⑈

27856

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 - Roseville, California 95661-3807

NO.

0003759

3759

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-268 - FRR	09/15/98			STATEMENT # 001408	221403.22	
				Total	221403.22	

C L O S E D S T A T E M E N T S

001984

Date: 09/14/98
Time: 13:38:36
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 3759

A I D S T A T E M E N T S R E P O R T

001985

Page 1

ate: 09/15/98 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001408

st #	Trn Date	Itm #	A S D	Trn Type	Eff Date	Month	S	Policy #	Amount	Net Prem	Commission	Payment
W-E-1	09/15/98	18735	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC38866	64663.20	0.00	18.00	53023.82
ACH-1	09/15/98	18764	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 28851	26452.26	0.00	18.00	21690.85
UNT-6	09/15/98	18692	1 1 1	CPY FWCR	09/15/98	SEP98	A	T80	7114.92	0.00	18.00	5834.23
CLA-2	09/15/98	15814	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38852	18.00	0.00	0.00	3.24
CLA-2	09/15/98	18763	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38852	2714.72	0.00	18.00	2226.07
ORG-3	09/15/98	15808	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38858	-109.80	0.00	0.00	-19.76
ORG-3	09/15/98	18168	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38858	11159.43	0.00	18.00	9150.73
QWE-3	09/15/98	15796	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38853	-69.50	0.00	0.00	-12.51
QWE-3	09/15/98	18734	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38853	8012.49	0.00	18.00	6570.24
LID-1	09/15/98	15850	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38861	36987.00	0.00	0.00	6657.66
LID-2	09/15/98	15852	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38863	2635.00	0.00	0.00	474.30
TAP-1	09/15/98	18376	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38860	10782.61	0.00	18.00	8841.74
TUR-1	09/15/98	15813	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38859	409.00	0.00	0.00	409.00
TUR-1	09/15/98	18385	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38859	2871.47	0.00	18.00	2354.61
TUR-4	09/15/98	18358	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38885	16068.36	0.00	18.00	13176.06
TUR-4	09/15/98	18765	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38885	21460.49	0.00	18.00	17597.60
TRH-2	09/15/98	15848	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38862	67056.00	0.00	0.00	12070.08
BAN-2	09/15/98	18969	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38864	1690.04	0.00	18.00	1385.83
DOU-2	09/15/98	15802	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38854	-370.20	0.00	0.00	-66.64
DOU-2	09/15/98	18966	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38854	20342.60	0.00	18.00	16680.93
ERRAZ	09/15/98	15799	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38856	-77.30	0.00	0.00	-13.91
ERRAZ	09/15/98	18767	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38856	10011.40	0.00	18.00	8209.35
FOO-1	09/15/98	18377	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38865	16603.00	0.00	18.00	13614.46
NSW-1	09/15/98	18766	1 1 1	CPY FWCR	09/15/98	SEP98	A	C977161617	8028.05	0.00	18.00	6583.00
COO-1	09/15/98	13699	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38857	417.00	0.00	0.00	417.00
COO-1	09/15/98	15805	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38857	-118.00	0.00	0.00	-21.24
COO-1	09/15/98	18756	1 1 1	CPY FWCR	09/15/98	SEP98	A	WC 38857	17764.00	0.00	18.00	14566.48

Statement total

221403.22

FSM 1

001979

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
(916) 773-1210

NO. 0000129

PAY

THE HUNDRED SEVENTY-FOUR THOUSAND SIX HUNDRED THIRTY-NINE DOLLARS and 36 CENTS
ORDER OF

DATE

AMOUNT

09/15/98

\$274,639.36

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000129⑈ ⑈121000350⑈ ⑈012010129⑈

27856

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000129
129

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-288 - FRR	09/15/98			STATEMENT # 001407	274639.36	
				Total	274639.36	

C L O S E D S T A T E M E N T S

001980

Date: 09/14/98
Time: 13:32:32
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 129

A I D S T A T E M E N T S R E P O R T

001981

Page 1

ate: 09/15/98 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001407

Inst #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
AMS-3	09/15/98	18194	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38896	183.00	0.00	18.00	150.06
AMS-3	09/15/98	18196	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38896	10.00	0.00	0.00	10.00
ENN-1	09/15/98	17582	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38889	6495.00	0.00	18.00	5325.90
ENN-1	09/15/98	17584	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38889	372.00	0.00	0.00	372.00
HAR-1	09/15/98	17532	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38880	8980.00	0.00	18.00	7363.60
HAR-1	09/15/98	17534	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38880	515.00	0.00	0.00	515.00
HAR-1	09/15/98	18613	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38880	2229.09	0.00	18.00	1827.85
HAR-1	09/15/98	17533	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38880	3592.00	0.00	0.00	3592.00
HAR-1	09/15/98	19240	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38880	-3592.00	0.00	0.00	-3592.00
ISPE-1	09/15/98	17600	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38882	5616.00	0.00	18.00	4605.12
ISPE-1	09/15/98	17602	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38882	323.00	0.00	0.00	323.00
IANS-1	09/15/98	17691	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38878	6850.00	0.00	18.00	5617.00
IANS-1	09/15/98	17693	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38878	390.00	0.00	0.00	390.00
INFAR-1	09/15/98	17700	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38877	4543.00	0.00	18.00	3725.26
INFAR-1	09/15/98	17702	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38877	259.00	0.00	0.00	259.00
ILIP-1	09/15/98	18197	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38894	17764.00	0.00	18.00	14566.48
ILIP-1	09/15/98	18199	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38894	1036.00	0.00	0.00	1036.00
IASPE-1	09/15/98	17522	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38870	11255.00	0.00	18.00	9229.10
IASPE-1	09/15/98	17524	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38870	650.00	0.00	0.00	650.00
IKUT-1	09/15/98	17591	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38886	5108.00	0.00	18.00	4188.56
IKUT-1	09/15/98	17593	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38886	293.00	0.00	0.00	293.00
ILFI-1	09/15/98	17594	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38869	10797.00	0.00	18.00	8853.54
ILFI-1	09/15/98	17596	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38869	623.00	0.00	0.00	623.00
ISFAR-1	09/15/98	17694	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38874	3236.00	0.00	18.00	2653.52
ISFAR-1	09/15/98	17696	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38874	183.00	0.00	0.00	183.00
ILIB-1	09/15/98	17529	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38890	30227.00	0.00	18.00	24786.14
ILIB-1	09/15/98	17531	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38890	1769.00	0.00	0.00	1769.00
ILIB-1	09/15/98	18348	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38890	-2553.00	0.00	18.00	-2093.46
ILIB-1	09/15/98	18349	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38890	-324.46	0.00	0.00	-324.46
DLID-1	09/15/98	18159	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38861	17922.46	0.00	18.00	14696.42
DLID-1	09/15/98	18160	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38861	8752.65	0.00	18.00	7177.17
DLID-1	09/15/98	18758	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38861	-17922.46	0.00	18.00	-14696.42
DLID-1	09/15/98	18762	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38861	17922.46	0.00	18.00	14696.42
DLID-2	09/15/98	18163	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38863	2021.17	0.00	18.00	1657.36
JNAF-1	09/15/98	17585	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38888	1868.00	0.00	18.00	1531.76
JNAF-1	09/15/98	17587	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38888	105.00	0.00	0.00	105.00
ARTI-1	09/15/98	17597	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38884	4458.00	0.00	18.00	3455.56
ARTI-1	09/15/98	17599	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38884	254.00	0.00	0.00	254.00
VISH-1	09/15/98	17579	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38883	8834.00	0.00	18.00	7243.38
VISH-1	09/15/98	17581	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38883	461.00	0.00	0.00	461.00
ORTR-2	09/15/98	17657	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38862	30000.00	0.00	18.00	24600.00
ORTR-2	09/15/98	18164	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38862	27967.17	0.00	18.00	22933.08
ORTR-2	09/15/98	18165	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38862	56808.17	0.00	18.00	46582.70
ACGBR-1	09/15/98	17576	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38879	17295.00	0.00	18.00	14181.90
ACGBR-1	09/15/98	17578	4 1 1	CPY	FWCR	09/15/98	SEP98	A	WC 38879	1007.00	0.00	0.00	1007.00

A I D S T A T E M E N T S R E P O R T

001982

Page 2

Re: 09/15/98 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001407

#	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
LA-1	09/15/98	18737	4 1 1	CPY FWR	09/15/98	SEP98	A	WC38900	10969.00	0.00	18.00	8994.58
LA-1	09/15/98	18739	4 1 1	CPY FWR	09/15/98	SEP98	A	WC38900	632.00	0.00	0.00	632.00
CR-1	09/15/98	18284	4 1 1	CPY FWR	09/15/98	SEP98	A	WC 38895	6357.00	0.00	18.00	5212.74
CR-1	09/15/98	18206	4 1 1	CPY FWR	09/15/98	SEP98	A	WC 38895	364.00	0.00	0.00	364.00
FE-1	09/15/98	18740	4 1 1	CPY FWR	09/15/98	SEP98	A	WC38901	11974.00	0.00	18.00	9818.68
FE-1	09/15/98	18742	4 1 1	CPY FWR	09/15/98	SEP98	A	WC38901	689.00	0.00	0.00	689.00
TA-1	09/15/98	17588	4 1 1	CPY FWR	09/15/98	SEP98	A	WC 38887	6776.00	0.00	18.00	5556.32
TA-1	09/15/98	17590	4 1 1	CPY FWR	09/15/98	SEP98	A	WC 38887	388.00	0.00	0.00	388.00

Statement total

274639.36

TOTAL FSIM 1

FSIM 2 (VCA I)

FSIM 3 (VCA 2 I)

NET

159,856.55

64,555.18

50,227.63

PAID STATEMENTS REPORT

004508

Page 1

Date: 10/12/98 Company: FRR FRONTIER INSURANCE CO.
10U

Stmc# 0001444

Cust #	Trn Date	Itm #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
SAR20-1	10/12/98	18955	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38855 <i>Report 8/98</i>	3517.50	0.00	18.00	2884.35
SAR20-1	10/12/98	18956	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38855 <i>Report 7/98</i>	3573.65	0.00	18.00	2930.39
CALWE-1	10/12/98	19732	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC38866 <i>Report 8/98</i>	71823.63	0.00	18.00	58895.38
CCACH-1	10/12/98	19282	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 28851 <i>Report 8/98</i>	11787.09	0.00	18.00	9665.41
DESER-2	10/12/98	19286	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000121 <i>Report 7/98</i>	10845.67	0.00	18.00	8893.45
DESER-2	10/12/98	19290	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000121 <i>Report 8/98</i>	2469.81	0.00	18.00	2025.24
DUNLA-2	10/12/98	19729	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38852 <i>Report 8/98</i>	4161.94	0.00	18.00	3412.79
GEORG-3	10/12/98	19311	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38858 <i>Report 8/98</i>	13131.89	0.00	18.00	10768.15
GROWE-2	10/12/98	19283	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000122 <i>Report 7/98</i>	4026.28	0.00	18.00	3301.55
GROWE-2	10/12/98	19284	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000122 <i>Report 7/98</i>	3668.21	0.00	18.00	19407.93
GROWE-2	10/12/98	19285	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000122 <i>Report 7/98</i>	2705.59	0.00	18.00	2218.58
GROWE-2	10/12/98	19287	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000122 <i>Report 8/98</i>	3647.35	0.00	18.00	2990.83
GROWE-2	10/12/98	19288	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000122 <i>Report 8/98</i>	24907.30	0.00	18.00	20423.99
GROWE-2	10/12/98	19289	1 1 1	CPY	FWCR	10/12/98	OCT98	A	W205000122 <i>Report 8/98</i>	702.14	0.00	18.00	575.75
GROWE-3	10/12/98	19730	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38853 <i>Report 8/98</i>	5182.96	0.00	18.00	4250.03
LATAP-1	10/12/98	18972	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38860 <i>Report 8/98</i>	10796.35	0.00	18.00	8853.01
NATUR-1	10/12/98	19312	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38859 <i>Report 8/98</i>	4195.97	0.00	18.00	3440.70
NATUR-4	10/12/98	19272	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38885 <i>Report 8/98</i>	22147.09	0.00	18.00	18160.61
NATUR-4	10/12/98	19305	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38885 <i>Report 8/98</i>	14318.21	0.00	18.00	11740.93
PROCU-2	10/12/98	18964	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38854 <i>Report 8/98</i>	19951.43	0.00	18.00	16360.17
SIERRA2	10/12/98	19273	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38856 <i>Report 8/98</i>	11652.94	0.00	18.00	9555.41
SKFCO-1	10/12/98	19308	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38865 <i>Report 8/98</i>	29754.00	0.00	18.00	24598.28
SUNSW-1	10/12/98	19808	1 1 1	CPY	FWCR	10/12/98	OCT98	A	TBA <i>Report 8/98</i>	8015.52	0.00	18.00	6572.73
V&LCO-1	10/12/98	19271	1 1 1	CPY	FWCR	10/12/98	OCT98	A	WC 38857 <i>Report 8/98</i>	13361.00	0.00	18.00	10956.02

Statement total

262681.68

320,343.52

no taxes!

Comm - 57,661.84

JANET PLEASE FIND ATTACHED

1) DETAILED OF REMITTANCE

2) DETAILED EXPIRATION LIST

E X P I R A T I O N R E P O R T

004509

Date: 10/13/98
Time: 16:19:22
For: TM

A. Agency	:	Only: 1 Dwight Halvorson Ins. Services
B. Branch	:	All branches
C. Department	:	All departments
D. Date selection	:	01/01/98 - 12/31/99
E. Bill mode	:	Only agency bill
F. Policy type	:	Only: FWOR
G. Company	:	Only: FRR
H. Producer	:	All producers
I. Risks per policy	:	All risks
J. Premium amount	:	All premium amounts
K. Customer Code	:	All customer codes
L. Policy status	:	All policy statuses
M. Personal/Commercial	:	Both lines
N. Sort option	:	Customer
O. Extra criteria	:	None
P. Activity record	:	No, do not create activity record

EXPIRATION REPORT

004510

Page 1

105

[illegible]

004511

EXPIRATION REPORT

Page 2

Exp Date	Cust#	Customer Name	A	B	D	Type	Eff Date	B	Pr1	Pr2	ICo	Status	P/C	Policy #	Premium
05/01/99	ORGAN-2	Organic Food Products, Inc.	1	1	1	FWCR	05/01/98	A	DH		FRR	NEW	C	WC 38864	61223.00
Ph.R -		Ph.B - 408-782-1133				Ph.F - 408-776-8150	10U								
01/01/99	PRCOU-2	Producers Dairy Foods, Inc.	1	1	1	FWCR	01/01/98	A	DH		FRR	NEW	C	WC 38854	213565.00
Ph.R -		Ph.B - 209-264-6583				Ph.F - 209-264-2218	10U								
01/01/99	SIERRA2	Sierra Citrus Association	1	1	1	FWCR	01/01/98	A	JJ		FRR	NEW	C	WC 38856	113863.00
Ph.R -		Ph.B - 209-562-2577				Ph.F - 209-562-1221	10U								
05/01/99	SKFOG-1	S K Foods, LP	1	1	1	FWCR	05/01/98	A	ES		FRR	NEW	C	WC 38865	132309.00
Ph.R -		Ph.B - 209-924-6518				Ph.F - 209-924-0178	10U								
07/01/99	SUNSW-1	Sunsweet Dryers, Inc.	1	1	1	FWCR	07/01/98	A	JJ		FRR	NEW	C	TBA	146987.00
Ph.R -		Ph.B - 530-751-5231				Ph.F -	10U								
01/01/99	V&LCO-1	V & L Farms, Inc.	1	1	1	FWCR	01/01/98	A	DIC RA		FRR	NEW	C	WC 38857	79890.00
Ph.R -		Ph.B - 408-449-8615				Ph.F - 408-449-8218									
TOTAL Premium														2399789.00	
TOTAL Risks 22															

004512



DWIGHT HALVORSON INSURANCE SERVICES
 3300 DOUGLAS BOULEVARD, SUITE 295
 ROSEVILLE, CALIFORNIA 95661-3807
 (916) 773-0206

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661
 11-35/1210

NO.

3784

0003784

PAY

TWO HUNDRED SIXTY-TWO THOUSAND SIX HUNDRED EIGHTY-ONE DOLLARS and 68 CENTS
 ORDER OF

DATE

10/12/98

AMOUNT

\$262,681.68*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

⑈003784⑈ ⑆121000358⑆ 01209⑈01051⑈

Julie A. Halvorson

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
 3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003784

3784

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-208-PER	10/12/98			STATEMENT # 001444	262681.68	
				Total	262681.68	

004513

FOOD SERVICE INSURANCE MANAGERS, INC.3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206**BANK OF AMERICA**
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0999142

PAY

FOUR HUNDRED FIFTY-FOUR THOUSAND EIGHT HUNDRED THIRTY-TWO DOLLARS and 17 CENTS
ORDER OF

DATE

10/12/98

AMOUNT

\$354,832.17*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000112⑈ ⑈121000350⑈ 0120⑈0125⑈

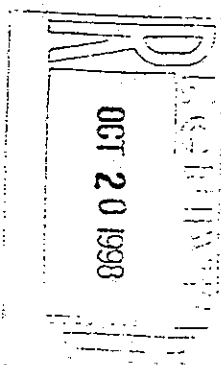
FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000142

142

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-260 - FRR	10/12/98			STATEMENT # 001442	354832.17	
				Total	354832.17	

Alison

C L O S E D S T A T E M E N T S
.....

OCT 20 1998

Date: 10/13/98
Time: 15:50:49
For: TM

004514

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 142

Inner Please Find ATTACHED

- 1) DETAIL OF REMITTANCE
- 2) EXPIRATION LIST ON EACH Policy

E X P I R A T I O N R E P O R T
.....

004515

Date: 10/13/98
Time: 15:59:11
For: TM

A. Agency	:	Only: 4 FOOD SERVICES INSURANCE
B. Branch	:	All branches
C. Department	:	All departments
D. Date selection	:	01/01/98 - 12/31/99
E. Bill mode	:	Only agency bill
F. Policy type	:	Only: FWOR
G. Company	:	Only: FRR
H. Producer	:	All producers
I. Risks per policy	:	All risks
J. Premium amount	:	All premium amounts
K. Customer Code	:	All customer codes
L. Policy status	:	All policy statuses
M. Personal/Commercial	:	Both lines
N. Sort option	:	Customer
O. Extra criteria	:	None
P. Activity record	:	No, do not create activity record

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[illegible]

[illegible]

EXPIRATION REPORT

004518

Page 3

.....10U

Exp Date	Cust#	Customer Name	A	B	D	Type	Eff Date	B	Pr1	Pr2	ICo	Status	P/C	Policy #	Premium
07/01/99	VALLE-1	VALLE DORADO AGRICULTURAL	4	1	1	FWOR	07/01/98	A	VCA		FRR	NEW	C	WC 38893	194669.01
Ph.R -		Ph.B -				Ph.F -	10U								
08/01/99	YAMAM-1	Yamamoto Farms, Inc.	4	1	1	FWOR	08/01/98	A	VCA		FRR	NEW	C	WC 38898	7610.0
Ph.R -		Ph.B -				Ph.F -									

TOTAL Premium 4065676.01
TOTAL Risks 34

PAID STATEMENTS REPORT

004519

Page 1

Date: 10/12/98 Company: FRR FRONTIER INSURANCE CO.
10U

Stmt# 0001442

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-3	10/12/98	19278	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38896 REPORT 7/98	53.97	0.00	18.00	44.26
ADAMS-3	10/12/98	19517	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38896 REPORT 8/98	108.02	0.00	18.00	88.56
BIENN-1	10/12/98	18133	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38889 REPORT 7/98	505.85	0.00	18.00	6154.80
BIENN-1	10/12/98	19731	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38889 REPORT 8/98	4204.64	0.00	18.00	3447.80
BJHAR-1	10/12/98	19313	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38880 REPORT 8/98	233.27	0.00	18.00	191.26
CASPE-1	10/12/98	18611	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38882 REPORT 7/98	775.15	0.00	18.00	6334.67
CASPE-1	10/12/98	19303	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38882 REPORT 8/98	361.87	0.00	18.00	296.73
CHANG-1	10/12/98	18378	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38878 REPORT 7/98	9345.61	0.00	18.00	7663.40
CHANG-1	10/12/98	19292	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38878 REPORT 8/98	462.09	0.00	18.00	378.97
CONFAR1	10/12/98	18383	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38872 REPORT 7/98	5863.00	0.00	18.00	4807.60
COUNT-7	10/12/98	18691	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38873 REPORT 7/98	4332.19	0.00	18.00	11752.40
COUNT-7	10/12/98	19268	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38873 REPORT 8/98	2560.04	0.00	18.00	2099.23
D&SHA-1	10/12/98	18733	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38881 REPORT 7/98	3187.05	0.00	18.00	2613.38
D&SHA-1	10/12/98	19306	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38881 REPORT 8/98	3806.20	0.00	18.00	3121.00
ECLIP-1	10/12/98	19304	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38894 REPORT 8/98	4549.74	0.00	18.00	3730.79
FRASPE1	10/12/98	18382	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38870 REPORT 7/98	9559.06	0.00	18.00	7838.40
FRASPE1	10/12/98	19249	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38870 REPORT 8/98	8605.23	0.00	18.00	7056.28
FUKUT-1	10/12/98	18615	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38886 REPORT 7/98	5668.87	0.00	18.00	4648.40
FUKUT-1	10/12/98	19280	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38886 REPORT 8/98	688.86	0.00	18.00	564.80
FULFI-1	10/12/98	19513	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38886 REPORT 8/98	8898.25	0.00	18.00	7296.50
FULFI-1	10/12/98	19514	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38886 REPORT 7/98	10497.53	0.00	18.00	8607.97
GOLDS-1	10/12/98	18798	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC38899 DEPOSIT	11994.00	0.00	18.00	9835.00
GOLDS-1	10/12/98	18800	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC38899 TAXES	693.00	0.00	0.00	693.00
GOLDS-1	10/12/98	19509	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC38899 REPORT 8/98	893.00	0.00	18.00	8112.20
HASFAR1	10/12/98	18371	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38874 REPORT 7/98	5384.03	0.00	18.00	4414.90
HASFAR1	10/12/98	19813	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38874 REPORT 8/98	703.63	0.00	18.00	576.96
HIJIB-1	10/12/98	18604	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 REPORT 7/98	7708.00	0.00	18.00	14520.50
HIJIB-1	10/12/98	18607	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 " "	3453.00	0.00	18.00	2831.40
HIJIB-1	10/12/98	18608	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 " "	1897.00	0.00	18.00	1555.50
HIJIB-1	10/12/98	18609	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 " "	713.00	0.00	18.00	584.60
HIJIB-1	10/12/98	19274	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 REPORT 8/98	1845.00	0.00	18.00	1512.90
HIJIB-1	10/12/98	19275	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 " "	1602.00	0.00	18.00	1313.60
HIJIB-1	10/12/98	19276	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 " "	590.00	0.00	18.00	483.80
HIJIB-1	10/12/98	19277	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38890 " "	13572.00	0.00	18.00	11129.04
HOLID-1	10/12/98	18745	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38861 REPORT 7/98	20141.43	0.00	18.00	16515.90
HOLID-1	10/12/98	19310	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38861 REPORT 8/98	15682.84	0.00	18.00	12859.92
HOLID-2	10/12/98	18974	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38863 REPORT 7/98	1909.13	0.00	18.00	1565.40
HOLID-2	10/12/98	19505	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38863 REPORT 8/98	2159.49	0.00	18.00	1770.70
LUNAF-1	10/12/98	18614	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38888 REPORT 7/98	1001.00	0.00	18.00	820.80
LUNAF-1	10/12/98	19281	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38888 REPORT 8/98	1224.00	0.00	18.00	1003.60
MARTI-1	10/12/98	18603	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38884 REPORT 7/98	8270.84	0.00	18.00	6782.09
MARTI-1	10/12/98	19267	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38884 REPORT 8/98	957.07	0.00	18.00	784.80
MILLV-1	10/12/98	19294	4 1 1	CPY FWOR	10/12/98	OCT98	A	W20500002 DEPOSIT	2508.00	0.00	18.00	2056.50
MILLV-1	10/12/98	19295	4 1 1	CPY FWOR	10/12/98	OCT98	A	W20500002 TAXES	142.00	0.00	0.00	142.00
MNISH-1	10/12/98	18610	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38883 REPORT 7/98	6924.00	0.00	18.00	5677.60

PAID STATEMENTS REPORT

004520

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Date: 10/12/98 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001442

Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
MNISH-1	10/12/98	19265	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38883	REPORTERS 2809.88	0.00	18.00	2304.10
NORTH-2	10/12/98	18748	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38862	REPORTERS 74885.54	0.00	18.00	61406.14
NORTH-2	10/12/98	19309	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38862	REPORTERS 57629.31	0.00	18.00	47256.03
PACBER1	10/12/98	18967	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38879	REPORTERS 14901.36	0.00	18.00	12219.12
PACBER1	10/12/98	18968	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38879	REPORTERS 3202.67	0.00	18.00	2626.15
PHIMC-1	10/12/98	17697	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38875	REPORTERS 818.00	0.00	18.00	670.76
PHIMC-1	10/12/98	17699	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38875	TAXES 44.00	0.00	0.00	44.00
POPLA-1	10/12/98	19428	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC38900	REPORTERS 1194.00	0.00	18.00	979.98
RANCH-1	10/12/98	19301	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38895	REPORTERS 7613.20	0.00	18.00	6242.82
RANCH-1	10/12/98	19302	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38895	REPORTERS 5484.79	0.00	18.00	4497.51
RANCH-1	10/12/98	19970	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38895	REPORTERS 762.00	0.00	18.00	624.84
RIONE-1	10/12/98	19266	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC38901	REPORTERS 157.05	0.00	18.00	128.75
SANTA-1	10/12/98	18177	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 3888	REPORTERS 2960.73	0.00	18.00	2427.80
SANTA-1	10/12/98	19291	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 3888	REPORTERS 2753.62	0.00	18.00	2257.97
SWISS-1	10/12/98	18381	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38891	REPORTERS 3263.49	0.00	18.00	2676.06
SWISS-1	10/12/98	18770	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38891	REPORTERS 2603.00	0.00	18.00	2134.46
SWISS-1	10/12/98	18772	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38891	TAXES 147.00	0.00	0.00	147.00
SWISS-1	10/12/98	19270	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38891	REPORTERS 2506.22	0.00	18.00	2055.10
SWISS-1	10/12/98	19315	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38891	REPORTERS 124.00	0.00	18.00	-101.62
VALLE-1	10/12/98	18973	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38893	REPORTERS 9190.00	0.00	18.00	7535.80
YAMAN-1	10/12/98	19831	4 1 1	CPY FWOR	10/12/98	OCT98	A	WC 38898	REPORTERS 511.15	0.00	18.00	419.14

Statement total

354832.17

432,496.93

Taxes = 1,026.00
Comm = 77,664.77

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295

ROSEVILLE, CA 95661

(916) 773-0206



BANK OF AMERICA

Roseville Main Office

2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

004480

NO.

0000156

PAY

DATE

AMOUNT

PAID TO ORDER OF EIGHTY-SIX THOUSAND FIVE HUNDRED SEVENTY-EIGHT DOLLARS and 22 CENTS

11/11/98

\$186,578.22*
TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.

195 LAKE LOUISE MARIE ROAD

ROCK HILL, NY 12775

"000156" 1:121000358: 01208004267"

27851

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000156

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-288 -FRR	11/11/98			STATEMENT # 881582	186578.22	
				Total	186578.22	

allison

Dwight Halvorsen

Comm er are?

PAID STATEMENTS REPORT

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Date: 11/11/98 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0001502

Est #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
TEEN-1	11/11/98	20455	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38889 P1212 9198	3479.80	0.00	18.00	2853.44
JHAR-1	11/11/98	20427	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38880 P1212 9198	1907.94	0.00	18.00	1564.51
CBJO-1	11/11/98	19973	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38897 DEPOSIT	1914.00	0.00	18.00	1569.48
CBJO-1	11/11/98	19974	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38897 TAXES	10.00	0.00	0.00	10.00
ASPE-1	11/11/98	20457	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38882 P1212 9198	1418.52	0.00	18.00	1163.19
HANB-1	11/11/98	20415	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38878 P1212 9198	1602.73	0.00	18.00	1314.24
ONFAR1	11/11/98	19269	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38877 P1212 8198	2021.00	0.00	18.00	1637.22
ONFAR1	11/11/98	20459	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38877 P1212 9198	1864.00	0.00	18.00	1528.48
CUNT-7	11/11/98	19965	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38873 P1212 9198	1491.27	0.00	18.00	1222.84
BBHA-1	11/11/98	20458	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38881 P1212 9198	6487.02	0.00	18.00	5319.36
CLIP-1	11/11/98	19814	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38894 P1212 9198	5882.03	0.00	18.00	4823.76
CLIP-1	11/11/98	19241	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38894 MISTAKE	790.00	0.00	0.00	790.00
UKUT-1	11/11/98	20454	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38886 P1212 9198	1440.08	0.00	18.00	1403.37
ULFI-1	11/11/98	20406	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38869 P1212 7198	8937.00	0.00	18.00	7328.34
CLDB-1	11/11/98	19809	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38899 P1212 9198	9865.00	0.00	18.00	8089.30
ASFAR1	11/11/98	19812	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38874 P1212 9198	1612.76	0.00	18.00	1322.46
IJIB-1	11/11/98	20420	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38890 P1212 9198	2500.00	0.00	18.00	2050.00
IJIB-1	11/11/98	20421	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38890 P1212 9198	654.00	0.00	18.00	536.28
IJIB-1	11/11/98	20422	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38890 P1212 9198	14111.00	0.00	18.00	11571.02
IJIB-1	11/11/98	20423	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38890 P1212 9198	1430.00	0.00	18.00	1172.60
IJIB-1	11/11/98	20424	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38890 DEPOSIT	4924.00	0.00	18.00	4037.48
CLID-1	11/11/98	19994	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38861 P1212 9198	14724.12	0.00	18.00	12073.78
CLID-2	11/11/98	20654	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38863 P1212 9198	2026.04	0.00	18.00	1661.35
UNAF-1	11/11/98	20456	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38888 P1212 9198	914.00	0.00	18.00	749.48
ARTI-1	11/11/98	20426	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38884 P1212 9198	1422.32	0.00	18.00	1166.30
ILLV-1	11/11/98	19359	4 1 1	CPY FWCR	11/11/98	NOV98	A	W20500002 MISTAKE	2507.66	0.00	0.00	2507.66
ILLV-1	11/11/98	19905	4 1 1	CPY FWCR	11/11/98	NOV98	A	W20500002 MISTAKE	2507.66	0.00	0.00	2507.66
NISH-1	11/11/98	20419	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38883 P1212 9198	2892.71	0.00	18.00	2372.02
GRTH-2	11/11/98	21006	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38862 P1212 9198	34843.19	0.00	18.00	28571.42
DWAL-2	11/11/98	20641	4 1 1	CPY FWCR	11/11/98	NOV98	A	W20500000 P1212 9198	42866.33	0.00	18.00	35150.41
DWAL-2	11/11/98	20650	4 1 1	CPY FWCR	11/11/98	NOV98	A	W20500000 P1212 9198	2913.25	0.00	18.00	2388.86
DWAL-2	11/11/98	20651	4 1 1	CPY FWCR	11/11/98	NOV98	A	W20500000 P1212 9198	408.51	0.00	18.00	334.98
DWAL-2	11/11/98	20936	4 1 1	CPY FWCR	11/11/98	NOV98	A	W20500000 P1212 9198	1640.01	0.00	18.00	1344.81
ACSER1	11/11/98	20638	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38879 P1212 9198	5393.65	0.00	18.00	4422.79
HINC-1	11/11/98	17698	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38875 MISTAKE	327.00	0.00	0.00	327.00
HINC-1	11/11/98	20902	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38875 9198	585.68	0.00	18.00	480.26
HINC-1	11/11/98	20903	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38875 7198	965.70	0.00	18.00	791.87
CPLA-1	11/11/98	19954	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38900 P1212 9198	1386.00	0.00	18.00	1136.52
ICNE-1	11/11/98	20643	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38901 P1212 9198	395.75	0.00	18.00	324.51
ANTA-1	11/11/98	19953	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38887 P1212 9198	5316.78	0.00	18.00	4359.76
WISS-1	11/11/98	20416	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38891 P1212 9198	1909.54	0.00	18.00	1565.22
ALLE-1	11/11/98	20644	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38893 P1212 9198	12457.00	0.00	18.00	10214.74
ALLE-1	11/11/98	19806	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38893 P1212 8198	3967.00	0.00	18.00	11452.94
AMAH-1	11/11/98	19545	4 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38898 DEPOSIT	732.00	0.00	18.00	600.24

Comm not taken

O/R/Z = PAYROLL REPORT

(Comm not taken + 4,552.32)?

Premium - 221,923.05

Taxes 49.00

Commission - 39,946.15

-790.00
+327.00
+2507.66

PAID STATEMENTS REPORT

004482

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Date: 11/11/98 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001502

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
YAHAM-1	11/11/98	19546	4 1 1	CPY FWOR	11/11/98	NOV98	A	WC 38898	39.00	0.00	0.00	39.00
YAHAM-1	11/11/98	19993	4 1 1	CPY FWOR	11/11/98	NOV98	A	WC 38898	621.30	0.00	18.00	509.47

Statement total

186,578.2

PAID STATEMENTS REPORT

004492

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Date: 11/11/98 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001501

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
BARZO-1	11/11/98	20648	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38855 P/R 9/98	3546.62	0.00	18.00	2908.23
COACH-1	11/11/98	20408	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 28851 P/R 9/98	32600.21	0.00	18.00	26732.17
CORON-1	11/11/98	18979	1 1 1	CPY FWCR	11/11/98	NOV98	A	W20500003 DEPOSIT	8425.00	0.00	18.00	6908.50
CORON-1	11/11/98	18980	1 1 1	CPY FWCR	11/11/98	NOV98	A	W20500003 TAXES	484.00	0.00	0.00	484.00
CORON-1	11/11/98	20432	1 1 1	CPY FWCR	11/11/98	NOV98	A	W20500003 P/R 9/98	9514.00	0.00	18.00	7801.48
DESER-2	11/11/98	20409	1 1 1	CPY FWCR	11/11/98	NOV98	A	W205000121 P/R 9/98	4747.92	0.00	18.00	3893.29
DUNLA-2	11/11/98	20407	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38858 P/R 9/98	2143.68	0.00	18.00	1757.82
GEORG-3	11/11/98	20442	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38858 P/R 9/98	12204.84	0.00	18.00	10007.97
GROWE-2	11/11/98	20411	1 1 1	CPY FWCR	11/11/98	NOV98	A	W205000122 P/R 9/98	2982.56	0.00	18.00	2445.70
GROWE-2	11/11/98	20413	1 1 1	CPY FWCR	11/11/98	NOV98	A	W205000122 P/R 9/98	18817.29	0.00	18.00	15430.18
GROWE-2	11/11/98	20414	1 1 1	CPY FWCR	11/11/98	NOV98	A	W205000122 P/R 9/98	1750.57	0.00	18.00	1435.47
GROWE-3	11/11/98	20645	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38853 P/R 9/98	5824.46	0.00	18.00	4776.06
KGMHA-1	11/11/98	18981	1 1 1	CPY FWCR	11/11/98	NOV98	A	W20500004 DEPOSIT	6465.00	0.00	18.00	5301.30
KGMHA-1	11/11/98	18982	1 1 1	CPY FWCR	11/11/98	NOV98	A	W20500004 TAXES	370.00	0.00	0.00	370.00
KGMHA-1	11/11/98	20430	1 1 1	CPY FWCR	11/11/98	NOV98	A	W20500004 P/R 9/98	8905.64	0.00	18.00	7302.62
LATAP-1	11/11/98	20439	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38860 P/R 9/98	10933.73	0.00	18.00	8965.66
NATUR-1	11/11/98	20465	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38859 P/R 9/98	9907.15	0.00	18.00	8123.86
NATUR-4	11/11/98	20653	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38858 P/R 9/98	21237.07	0.00	18.00	17414.40
NATUR-4	11/11/98	20672	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38858 P/R 9/98	14332.70	0.00	18.00	11752.81
PRODU-2	11/11/98	20649	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38854 P/R 9/98	20878.97	0.00	18.00	17120.76
SIERRA2	11/11/98	20464	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38856 P/R 9/98	7924.86	0.00	18.00	6498.39
SKSCC-1	11/11/98	20440	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38865 P/R 9/98	32055.00	0.00	18.00	26265.10
SUNSH-1	11/11/98	20642	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38892 P/R 9/98	29775.29	0.00	18.00	24415.74
V&LCO-1	11/11/98	20460	1 1 1	CPY FWCR	11/11/98	NOV98	A	WC 38857 P/R 9/98	11924.00	0.00	18.00	9777.62

Statement total

227909.19

P/R/R = Payroll - REPORT

Prem - 276,896.56

Taxes - 854.00

Commission - 49,841.37

QIL 773 0402

ATTN Tony Miller

September's
Barclay

004493



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0003837

3837

PAY

TWO HUNDRED TWENTY-SEVEN THOUSAND NINE HUNDRED NINE DOLLARS and 19 CENTS
ORDER OF

11/11/98

\$227,909.19*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Julie A. Bryerton

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

27856

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003837
3837

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 -FEE	11/11/98			STATEMENT # 001501	227909.19	
				Total	227909.19	

FIC

C L O S E D S T A T E M E N T S
.....

004494

Date: 11/12/98
Time: 15:00:19
For: TM

Company

: FRONTIER INSURANCE CO.

Agency

: Dwight Halverson Ins. Services

Check number

: 3837



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11/35/1210

0003890

004483

PAY

FOR AMOUNT FOUR THOUSAND EIGHT HUNDRED TWENTY-EIGHT DOLLARS AND 68 CENTS
ORDER OF

DATE

AMOUNT

12/15/98

\$440,828.68*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

⑈003890⑈ ⑆121000358⑆ 01209⑈04051⑈

27856

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295, Roseville, California 95661-3807

NO.

0003890
3890

Account

Date

Schedule Invoice # P.O. #

Description

Debit

Credit

1-1-1-200 - PRR 12/15/98

STATEMENT # 001508

440828.68

Total

440828.68

PAID STATEMENTS REPORT

Page 1

Date: 12/15/98 Company: FRR FRONTIER INSURANCE CO.

004484

Stmt# 0001588

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ATHEN-1	12/15/98	19821	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80	DEPOSIT 4757.00	1011.80	18.00	3900.74
ATHEN-1	12/15/98	19822	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80	TAXES 248.00	0.00	0.00	248.00
BARZO-1	12/15/98	21728	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38855 P/R 10-98	5256.92	111.98	18.00	4310.67
CALWE-1	12/15/98	20735	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000160 DEPOSIT	69549.00	9118.98	15.00	59116.65
CALWE-1	12/15/98	20736	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000160 TAXES	4112.00	9118.98	0.00	4112.00
CALWE-1	12/15/98	21111	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000160 P/R 10-98	58289.21	18480.00	15.00	49545.83
COACH-1	12/15/98	21409	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 28851 P/R 10-98	65722.06	1-1-98	18.00	53892.09
CORON-1	12/15/98	21036	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000003 P/R 10-98	365.93	9-1-98	18.00	300.06
CORON-1	12/15/98	21141	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000003 P/R 10-98	10323.46	9-1-98	18.00	8465.24
CORON-1	12/15/98	22025	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000003	WASH 3032.46	0.00	18.00	3032.46
CORON-1	12/15/98	22027	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000003	WASH 3032.46	0.00	18.00	3032.46
CORON-1	12/15/98	22029	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000003 P/R 10-98	12124.29	9-1-98	18.00	9941.92
DESER-2	12/15/98	21416	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000121 P/R 10-98	25962.81	7-1-98	18.00	21289.50
GEORG-3	12/15/98	21420	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38858 P/R 10-98	14547.70	1-1-98	18.00	11929.11
GROWE-2	12/15/98	21411	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000122 P/R 10-98	522.82	7-1-98	18.00	428.71
GROWE-2	12/15/98	21413	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000122 P/R 10-98	20361.59	7-1-98	18.00	16696.50
GROWE-2	12/15/98	21414	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000122 P/R 10-98	48225.13	267-1-98	18.00	18460.87
GROWE-3	12/15/98	21419	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38853 P/R 10-98	6298.52	1-1-98	18.00	5164.79
GUDPA-1	12/15/98	20984	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80 P/R 10-98	2160.58	9-30-98	18.00	1771.68
GUDPA-1	12/15/98	20987	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80 P/R 10-98	20955.12	9-30-98	18.00	17183.20
GUDPA-1	12/15/98	21131	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 P/R 10-98	1836.99	9-30-98	18.00	1506.33
GUDPA-1	12/15/98	21132	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 P/R 10-98	955.09	9-30-98	18.00	783.17
GUDPA-1	12/15/98	21133	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 P/R 10-98	7.05	9-30-98	18.00	5.78
GUDPA-1	12/15/98	21167	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 P/R 10-98	187.88	9-30-98	18.00	154.06
GUDPA-1	12/15/98	21170	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 P/R 10-98	1822.18	9-30-98	18.00	1494.19
GUDPA-1	12/15/98	21406	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 DEPOSIT	11726.00	9-30-98	18.00	9615.32
GUDPA-1	12/15/98	21407	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000159 DEPOSIT	4914.00	9-30-98	18.00	4029.48
KGMHA-1	12/15/98	21038	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000004 P/R 10-98	342.33	9-1-98	18.00	280.87
LATAP-1	12/15/98	21152	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38860 P/R 10-98	16004.34	3-1-98	18.00	13123.56
MJSIN-1	12/15/98	19824	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80 DEPOSIT	19041.00	10-1-98	18.00	15613.62
MJSIN-1	12/15/98	19825	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80 TAXES	994.00	10-1-98	0.00	994.00
MJSIN-1	12/15/98	19826	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80 DEPOSIT	6400.00	10-1-98	18.00	5248.00
MJSIN-1	12/15/98	19827	1 1 1	CPY FWCR	12/15/98	DEC98	A	T80 BUS REINSURANCE	1406.00	10-1-98	0.00	1406.00
MJSIN-1	12/15/98	22015	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000153 P/R 10-98	7828.90	10-1-98	18.00	6419.70
MJSIN-1	12/15/98	22018	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000153 P/R 10-98	14936.46	10-1-98	18.00	12247.90
MJSIN-1	12/15/98	22021	1 1 1	CPY FWCR	12/15/98	DEC98	A	W205000153 P/R 10-98	1850.45	10-1-98	18.00	1517.37
IATUR-1	12/15/98	20741	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38859 P/R 10-98	9865.92	1-1-98	18.00	7434.05
IATUR-4	12/15/98	20990	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38885 P/R 10-98	17282.89	7-1-98	18.00	14171.97
IATUR-4	12/15/98	21717	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38885 P/R 10-98	34172.40	7-1-98	18.00	28021.37
ORGAN-2	12/15/98	19967	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38864 P/R 8-98	1913.05	1-1-98	18.00	1568.70
ORGAN-2	12/15/98	22034	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38864 P/R 9-98	1754.08	9-1-98	18.00	1438.35
KFOC-1	12/15/98	20911	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38865 P/R 10-98	20346.00	9-1-98	18.00	16683.72
SUNSW-1	12/15/98	21421	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC-38892 P/R 10-98	8205.60	7-1-98	18.00	6728.59
SLCO-1	12/15/98	21150	1 1 1	CPY FWCR	12/15/98	DEC98	A	WC 38857 P/R 10-98	9809.00	7-1-98	18.00	8043.38

Statement total

440828.68

Prem 127,838.21
Comm 15% 19,175.74

Prem 396,236.84
Comm 18% 71,430.63

5554.00

004485

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0000172
171

PAY

TO THE ORDER OF TWENTY-SIX THOUSAND NINE HUNDRED FORTY-FOUR DOLLARS and 32 CENTS

DATE

AMOUNT

12/15/98

\$226,944.32*
TRUST CHECKING ACCOUNTFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000172⑈ ⑆121000350⑆ 01208⑈01267⑈

27856

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000172
171

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-288-PER	12/15/98			STATERMAN # 001592	226944.32	
				Total	226944.32	

C. in error?

PAID STATEMENTS REPORT

004486

Page 1

Date: 12/15/98 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001592

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-3	12/15/98	20927	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38896 PIR 10-98	166.32714-980.00		18.00	136.38
BIENN-1	12/15/98	20754	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38889 PIR 10-98	9604.0271-980.00		18.00	7875.30
BUJAR-1	12/15/98	21112	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38880 PIR 10-98	6912.1071-980.00		18.00	5667.92
CASPE-1	12/15/98	20752	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38882 PIR 10-98	2484.3171-980.00		18.00	2037.13
CHANB-1	12/15/98	20753	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38878 PIR 10-98	4295.0471-980.00		18.00	3521.93
CONFAR1	12/15/98	20928	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38877 PIR 10-98	2476.0071-980.00		18.00	2030.32
COUNT-7	12/15/98	21143	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38873 PIR 10-98	12.0671-980.00		18.00	9.89
ECLIP-1	12/15/98	20749	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38894 PIR 10-98	6090.2071-980.00		18.00	4993.96
FUKUT-1	12/15/98	21124	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38886 PIR 10-98	2039.9871-980.00		18.00	1672.78
FULFI-1	12/15/98	21128	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38869 PIR 10-98	12463.0071-980.00		18.00	10219.66
GOLDB-1	12/15/98	21148	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC38899 PIR 10-98	9880.0081-980.00		18.00	8101.60
HASFAR1	12/15/98	21417	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38874 PIR 10-98	3557.1771-980.00		18.00	2916.88
HIJIB-1	12/15/98	21134	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38890 PIR 10-98	16648.0071-980.00		18.00	13651.36
HIJIB-1	12/15/98	21135	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38890 PIR 10-98	1840.0071-980.00		18.00	1508.80
HIJIB-1	12/15/98	21136	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38890 PIR 10-98	1531.0071-980.00		18.00	1255.42
HIJIB-1	12/15/98	21137	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38890 PIR 10-98	602.0071-980.00		18.00	493.64
HOLID-1	12/15/98	20905	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38861 PIR 10-98	18286.4241-980.00		18.00	14994.86
HOLID-2	12/15/98	21730	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38863 PIR 10-98	2252.1541-980.00		18.00	1846.76
LUNAF-1	12/15/98	21721	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38888 PIR 10-98	836.0071-980.00		18.00	685.52
MARTI-1	12/15/98	20750	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38884 PIR 10-98	2472.3171-980.00		18.00	2027.29
MARTI-1	12/15/98	21121	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38884 PIR 10-98	2472.3171-980.00		18.00	2027.29
MARTI-1	12/15/98	21726	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38884 PIR 11-98	1068.7671-980.00		18.00	876.38
MILLV-1	12/15/98	20810	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500002 INSTALL	2507.6691-980.00		0.00	2507.66
MNISH-1	12/15/98	20751	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38883 PIR 10-98	4147.1271-980.00		18.00	3400.64
ODVAL-2	12/15/98	19548	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 DEPOSIT	58818.8091-980.00		18.00	48231.42
ODVAL-2	12/15/98	19549	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 TAXES	3340.0091-980.00		0.00	3340.00
ODVAL-2	12/15/98	19550	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 DEPOSIT	6081.0091-980.00		18.00	4986.42
ODVAL-2	12/15/98	19552	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 DEPOSIT	573.0091-980.00		18.00	469.86
ODVAL-2	12/15/98	19554	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 TAXES	38.0091-980.00		0.00	38.00
ODVAL-2	12/15/98	20640	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 DEPOSIT	-2661.0091-980.00		0.00	-2661.00
ODVAL-2	12/15/98	21173	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 PIR 10-98	45794.0691-980.00		18.00	37551.13
ODVAL-2	12/15/98	21174	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 PIR 10-98	446.7191-980.00		18.00	366.30
ODVAL-2	12/15/98	21175	4 1 1	CPY	FWCR	12/15/98	DEC98	A	W20500000 PIR 10-98	2754.7791-980.00		18.00	2258.91
PACBER1	12/15/98	21418	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38879 PIR 10-98	8448.7571-980.00		18.00	6927.97
PACBER1	12/15/98	21720	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38879 PIR 10-98	820.6671-980.00		18.00	672.94
PHINC-1	12/15/98	21722	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38875 PIR 10-98	402.7171-980.00		18.00	330.22
POPLA-1	12/15/98	20929	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC38900 PIR 10-98	2444.0081-980.00		18.00	2064.08
RANCH-1	12/15/98	21144	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38895 PIR 9-98	5888.5671-980.00		18.00	4828.62
RANCH-1	12/15/98	21145	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38895 PIR 10-98	5075.6371-980.00		18.00	4162.02
RICHE-1	12/15/98	21123	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC38901 PIR 10-98	824.3981-980.00		18.00	676.30
SANTA-1	12/15/98	21151	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38887 PIR 10-98	7366.2871-980.00		18.00	6040.35
SWISS-1	12/15/98	21129	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38891 PIR 10-98	2413.5771-980.00		18.00	1979.13
VALLE-1	12/15/98	21724	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38893 PIR 10-98	12179.0071-980.00		18.00	9986.78
YAMAN-1	12/15/98	21149	4 1 1	CPY	FWCR	12/15/98	DEC98	A	WC 38898 PIR 10-98	360.7381-980.00		18.00	295.30

Statement total

226944.32

2507.66 - no comm. taken
 272,828.26 cum
 19,109.20 comm

0003686

0003907

3907

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601

NO.

11-35/1210

AMOUNT

DATE

THREE HUNDRED THOUSAND FOUR HUNDRED THIRTY-FIVE DOLLARS and 40 CENTS

9300,435.40*

01/14/99

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Julie A. Bryerton

⑈0003907⑈ ⑆121000350⑆ 01209⑈01051⑈

0003907

3907

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

Account	Date	Schedule Invoice	P.O. #	Description	Debit	Credit
1-1-1-280 -PRR	01/14/99			STATEMENT # 001631	308435.40	
				Total	308435.40	

1-1-1-280 -PRR 01/14/99

Exhibit No. 165
Date: 3/31/06
Witness: Halvorson
Julieann Hamill, CSR 5151

1120699

C L O S E D S T A T E M E N T S
.....

003687

Date: 01/14/99
Time: 09:16:08
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 3907

PAID STATEMENTS REPORT

003688

Page 1

Date: 01/14/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001631

Dist #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
CALWE-1	01/14/99	22512	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000160	78292.65	0.00	15.00	66548.75
COACH-1	01/14/99	22510	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 28851	61450.76	0.00	18.00	50389.62
CORCN-1	01/14/99	22524	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000003	8079.00	0.00	18.00	6624.78
DESER-2	01/14/99	22466	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000121	17810.76	0.00	18.00	14604.82
HUNLA-2	01/14/99	22516	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38852	2622.94	0.00	18.00	2150.81
SEORG-3	01/14/99	22459	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38858	4593.66	0.00	18.00	3766.80
EROWE-2	01/14/99	22462	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000122	21846.97	0.00	18.00	17914.52
EROWE-2	01/14/99	22464	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000122	18138.38	0.00	18.00	14873.47
EROWE-3	01/14/99	22518	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38853	5227.00	0.00	18.00	4286.14
UDPA-1	01/14/99	21984	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000159	980.75	0.00	18.00	804.21
UDPA-1	01/14/99	21987	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000159	10509.81	0.00	18.00	8618.04
UDPA-1	01/14/99	21990	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000159	435.42	0.00	18.00	357.04
UDPA-1	01/14/99	21993	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000159	3.74	0.00	18.00	3.07
UDPA-1	01/14/99	22000	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000159	1486.55	0.00	18.00	1218.97
ISMHA-1	01/14/99	21139	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000004	12124.29	0.00	18.00	9941.92
ISMHA-1	01/14/99	22526	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000004	7523.00	0.00	18.00	6168.86
USIN-1	01/14/99	22031	1 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000153	3268.93	0.00	18.00	2680.52
ATUR-1	01/14/99	22695	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38859	9674.98	0.00	18.00	7933.48
ATUR-4	01/14/99	21940	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	15357.85	0.00	18.00	12593.44
ATUR-4	01/14/99	22480	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	22632.79	0.00	18.00	18558.89
ATUR-4	01/14/99	22547	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	1489.35	0.00	18.00	1221.27
ATUR-4	01/14/99	22548	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	1239.35	0.00	18.00	1016.27
ATUR-4	01/14/99	22549	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	1235.79	0.00	18.00	1013.35
ATUR-4	01/14/99	22550	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	1385.40	0.00	18.00	1136.03
ATUR-4	01/14/99	22551	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38885	1282.23	0.00	18.00	1051.43
RGAN-2	01/14/99	21147	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38864	2965.24	0.00	18.00	2431.50
RGAN-2	01/14/99	22692	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38864	1892.97	0.00	18.00	1552.24
ROOU-2	01/14/99	22460	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38854	29875.15	0.00	18.00	24497.62
TERRA2	01/14/99	22583	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38856	3406.20	0.00	18.00	2793.08
KFCO-1	01/14/99	21760	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38865	7454.00	0.00	18.00	6112.28
SMIT-2	01/14/99	22720	1 1 1	CPY	MFEE	01/14/99	JAN99	A	BROKER FEE 1999	12000.00	0.00	100.00	0.00
UNSW-1	01/14/99	22511	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC-38892	4037.37	0.00	18.00	3310.64
ALCO-1	01/14/99	22458	1 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38857	5197.00	0.00	18.00	4261.54

Statement total 300435.40

Total premium 363,520.28 (not including Broker Fee)

Com 18%

(51,340.98)

Com 15%

(11,740.90)

300,435.40

No taxes

003682

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0208



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO. 0000182
182

PAY

ONE THUNDRED SEVENTY-FOUR THOUSAND TWO HUNDRED SEVENTY DOLLARS AND 81 CENTS
ORDER OF

DATE

AMOUNT

01/14/99

\$174,270.81*
TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

[Handwritten signature]

⑈000102⑈ ⑆121000358⑆ 0120⑈0126⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO. 0000182
182

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
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4-1-1-200 -PBR 01/14/99

STATEMENT # 001628
Total

174270.81
174270.81

PAID 1/20/99

C L O S E D S T A T E M E N T S
.....

003683

Date: 01/14/99
Time: 09:06:47
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 182

PAID STATEMENTS REPORT

003684

Page 1

Date: 01/14/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001628

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-3	01/14/99	22478	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38896	109.01	0.00	18.00	89.39
BIENN-1	01/14/99	21725	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38889	2966.43	0.00	18.00	2432.47
BUHAR-1	01/14/99	23124	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38880	6315.47	0.00	18.00	5178.69
CASPE-1	01/14/99	22461	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38882	1046.60	0.00	18.00	858.21
CHANB-1	01/14/99	21999	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38878	357.22	0.00	18.00	292.92
CONFAR1	01/14/99	21973	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38877	1007.00	0.00	18.00	825.74
COUNT-7	01/14/99	22044	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38873	222.81	0.00	18.00	182.70
ECLIP-1	01/14/99	21727	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38894	2500.66	0.00	18.00	2050.54
FUKUT-1	01/14/99	21998	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38886	883.99	0.00	18.00	724.87
FULFI-1	01/14/99	22467	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38869	8965.00	0.00	18.00	7351.30
GOLDB-1	01/14/99	22519	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC38899	10311.00	0.00	18.00	8455.02
HASFAR1	01/14/99	22705	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38874	2725.45	0.00	18.00	2234.87
HIJIB-1	01/14/99	22453	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38890	18806.00	0.00	18.00	15420.92
HIJIB-1	01/14/99	22454	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38890	1199.00	0.00	18.00	983.18
HIJIB-1	01/14/99	22455	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38890	498.00	0.00	18.00	408.36
HIJIB-1	01/14/99	22456	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38890	1870.00	0.00	18.00	1533.40
HOLID-1	01/14/99	22041	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38861	14416.26	0.00	18.00	11821.33
HOLID-2	01/14/99	22472	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38863	2426.66	0.00	18.00	1989.86
LUNAF-1	01/14/99	22509	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38888	543.00	0.00	18.00	445.26
MAASC-1	01/14/99	20919	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000164	5991.00	0.00	18.00	4912.62
MAASC-1	01/14/99	20920	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000164	343.00	0.00	0.00	343.00
MAASC-1	01/14/99	22144	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000164	4984.97	0.00	18.00	4087.68
MILLY-1	01/14/99	21790	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000002	2507.66	0.00	18.00	2056.28
MINISH-1	01/14/99	21972	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38883	2907.65	0.00	18.00	2384.27
NORTH-2	01/14/99	22037	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38862	50755.61	0.00	18.00	41619.60
PACBER1	01/14/99	22678	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38879	2698.61	0.00	18.00	2212.86
PHINC-1	01/14/99	21723	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38875	421.70	0.00	18.00	345.79
POPLA-1	01/14/99	22024	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC38900	1225.00	0.00	18.00	1004.50
PROGR-1	01/14/99	20921	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000161	3961.00	0.00	18.00	3248.02
PROGR-1	01/14/99	20922	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000161	226.00	0.00	0.00	226.00
PROGR-1	01/14/99	22012	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000161	1893.98	0.00	18.00	1553.06
RANCH-1	01/14/99	22152	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38895	4737.14	0.00	18.00	3884.45
RANCH-2	01/14/99	20923	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000163	3961.00	0.00	18.00	3248.02
RANCH-2	01/14/99	20924	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000163	226.00	0.00	0.00	226.00
RANCH-2	01/14/99	22007	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000163	1397.23	0.00	18.00	1145.73
RICHE-1	01/14/99	22010	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC38901	263.07	0.00	18.00	215.72
SAFAR-1	01/14/99	20925	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000162	3961.00	0.00	18.00	3248.02
SAFAR-1	01/14/99	20926	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000162	226.00	0.00	0.00	226.00
SAFAR-1	01/14/99	22003	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000162	1674.81	0.00	18.00	1373.34
SANTA-1	01/14/99	21761	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38887	351.35	0.00	18.00	288.11
SWISS-1	01/14/99	22479	4 1 1	CPY	FWCR	01/14/99	JAN99	A	WC 38891	1878.55	0.00	18.00	1540.41
TIERR-1	01/14/99	20917	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000165	13249.00	0.00	18.00	10864.18
TIERR-1	01/14/99	20918	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000165	767.00	0.00	0.00	767.00
TIERR-1	01/14/99	22681	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000165	19460.35	0.00	18.00	15957.49
TIERR-1	01/14/99	22734	4 1 1	CPY	FWCR	01/14/99	JAN99	A	W205000165	-1556.83	0.00	18.00	-1276.60

Premium 210,344.91

Comm. 37,862.09

Taxes 782.00

PAID STATEMENTS REPORT

Page 2

Date: 01/14/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001628

Dist #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
VALLE-1	01/14/99	22682	4 1 1	CPY FWCR	01/14/99	JAN99	A	WC 38893	6084.00	0.00	18.00	4988.88
AMAM-1	01/14/99	21997	4 1 1	CPY FWCR	01/14/99	JAN99	A	WC 38898	367.50	0.00	18.00	301.35
Statement total											174270.81	

003685

PAID STATEMENTS REPORT

Page 3

004210

Date: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001705

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ATHEN-1	02/18/99	20758	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	356.00	10/1/98	0.00	99 18.00 291.9
ATHEN-1	02/18/99	21138	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	4254.82	10/1/98	0.00	18.00 3488.95
COACH-1	02/18/99	23702	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	79417.50	11/98	0.00	18.00 65122.3
GEORG-3	02/18/99	23719	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	2999.57	11/98	0.00	18.00 2459.6
STERRAZ	02/18/99	23743	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	9948.51	"	0.00	18.00 8157.7
GROWE-3	02/18/99	23752	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	5704.24	"	0.00	18.00 4677.4
V&LCO-1	02/18/99	23852	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD 2000-3	912.00	11/98	0.00	18.00 747.8
CORON-1	02/18/99	23111	1 1 1	CPY FWCR	02/18/99	FEB99	A	W20500003 2000-3	102.99	9/1/98	0.00	99 18.00 84.4
KOMHA-1	02/18/99	23113	1 1 1	CPY FWCR	02/18/99	FEB99	A	W20500004 2000-3	954.77	9/1/98	0.00	99 18.00 782.9
DESER-2	02/18/99	23717	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000121 2000-3	19669.14	7/1/98	0.00	99 18.00 16128.65
GROWE-2	02/18/99	23720	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000122 2000-3	37728.08	7/1/98	0.00	99 18.00 30937.0
GROWE-2	02/18/99	23721	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000122 2000-3	1674.04	7/1/98	0.00	99 18.00 1372.7
MJSIN-1	02/18/99	23121	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000153 2000-3	2953.05	10/1/98	0.00	99 18.00 2421.5
MJSIN-1	02/18/99	23126	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000153 2000-3	14914.22	10/1/98	0.00	99 18.00 12229.6
ATHEN-1	02/18/99	21811	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000154 2000-3	4106.38	10/1/98	0.00	99 18.00 3367.2
GUOPA-1	02/18/99	23092	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159 2000-3	1990.03	9/1/98	0.00	99 18.00 1631.8
GUOPA-1	02/18/99	23093	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159 2000-3	1542.91	"	0.00	18.00 1265.15
GUOPA-1	02/18/99	23106	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159 2000-3	5.91	"	0.00	18.00 4.2
GUOPA-1	02/18/99	23107	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159 2000-3	699.93	"	0.00	18.00 573.9
GUOPA-1	02/18/99	23108	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159 2000-3	188.05	"	0.00	18.00 154.2
CALWE-1	02/18/99	23697	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000160 2000-3	64991.68	9/1/98	0.00	99 15.00 55242.95
LATAP-1	02/18/99	23132	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38860 2000-3	10935.04	3/31/98	0.00	99 18.00 8966.75
ORGAN-2	02/18/99	23738	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38864 2000-3	1796.57	11/98	0.00	99 18.00 1473.15
SKFOO-1	02/18/99	23128	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38865 2000-3	8587.76	5/1/98	0.00	99 12.00 7041.96
NATUR-4	02/18/99	23074	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38885 2000-3	17501.74	7/1/98	0.00	99 18.00 14351.4
NATUR-4	02/18/99	23075	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38885 2000-3	21309.72	7/1/98	0.00	99 18.00 17473.9
SUNSW-1	02/18/99	23744	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC-38892 2000-3	4829.42	7/1/98	0.00	99 18.00 3960.12

Statement total 264410.48



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

000395

3956

PAY

THE HUNDRED SIXTY-FOUR THOUSAND FOUR HUNDRED TEN DOLLARS and 48 CENTS
ORDER OF

02/18/99

\$254,410.48*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Julie A. Buerton

"003956" 1121000358 01209004054"

2785

2785

PAID STATEMENTS REPORT

Page 5

004219

Date: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001707

U

Cust #	Trn Date	Itm #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
COVAL-2	02/18/99	23732	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W20500000	P/R 12/98 69608.53	9/1/98	0.00 99	18.00 57078.99
COVAL-2	02/18/99	23734	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W20500000	P/R 11/98 48900.00	"	0.00 "	18.00 40098.00
COVAL-2	02/18/99	23735	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W20500000	P/R 12/98 4003.56	"	0.00 "	18.00 3282.92
COVAL-2	02/18/99	23736	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W20500000	P/R 12/98 865.31	"	0.00 "	18.00 709.55
PROGR-1	02/18/99	23130	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000161	P/R 12/98 987.99	11/1/98	0.00 "	18.00 810.15
PROGR-1	02/18/99	23660	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000161	P/R 12/98 -79.04	"	0.00 "	18.00 -64.81
SAFAR-1	02/18/99	23118	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000162	P/R 12/98 888.61	11/1/98	0.00 99	18.00 728.66
RANCH-2	02/18/99	23131	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000163	P/R 12/98 991.55	11/1/98	0.00 99	18.00 813.07
RANCH-2	02/18/99	23663	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000163	P/R 12/98 -79.32	"	0.00 "	18.00 -65.04
MAASC-1	02/18/99	23737	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000164	" 5451.78	"	0.00 "	18.00 4470.46
TIERR-1	02/18/99	23746	4 1 1	CPY	FWOR	02/18/99	FEB99	A	W205000165	" 12424.78	"	0.00 "	18.00 10188.32
HOLID-1	02/18/99	23100	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38861	P/R 12/98 14786.43	4/1/98	0.00 99	18.00 12124.87
HOLID-1	02/18/99	23218	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38861	" -591.46	"	0.00 "	18.00 -485.00
NORTH-2	02/18/99	23099	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38862	P/R 12/98 53279.58	4/1/98	0.00 "	18.00 43689.26
NORTH-2	02/18/99	23216	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38862	" -2131.18	"	0.00 "	18.00 -1747.57
HOLID-2	02/18/99	23658	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38863	P/R 12/98 -648.84	4/1/98	0.00 "	18.00 -532.05
HOLID-2	02/18/99	23730	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38863	P/R 12/98 2414.11	"	0.00 "	18.00 1979.57
FULFI-1	02/18/99	24198	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38869	" 10350.00	7/1/98	0.00 "	18.00 8487.00
COUNT-7	02/18/99	23704	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38873	" 1159.26	"	0.00 "	18.00 950.59
HASFAR-1	02/18/99	23728	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38874	" 2670.76	7/1/98	0.00 "	18.00 2190.02
PHINC-1	02/18/99	22750	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38875	" 329.26	"	0.00 "	18.00 269.99
PHINC-1	02/18/99	23739	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38875	" 181.24	"	0.00 "	18.00 148.62
CONFAR-1	02/18/99	23091	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38877	" 1866.00	"	0.00 "	18.00 1530.12
CHANB-1	02/18/99	23097	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38878	" 349.00	"	0.00 "	18.00 286.18
DBBHA-1	02/18/99	18185	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	DEPOSIT 10838.00	7/1/98	0.00 99	18.00 8887.16
DBBHA-1	02/18/99	19314	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	P/R 12/98 1907.93	"	0.00 "	18.00 1564.50
DBBHA-1	02/18/99	23703	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	P/R 12/98 4314.74	"	0.00 "	18.00 3538.09
DBBHA-1	02/18/99	23705	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	P/R 10/98 7763.18	"	0.00 "	18.00 6365.81
DBBHA-1	02/18/99	23706	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	P/R 11/98 1048.17	"	0.00 "	18.00 859.50
CASPE-1	02/18/99	23102	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38882	P/R 12/98 886.85	7/1/98	0.00 "	18.00 727.22
MNISH-1	02/18/99	23096	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38883	" 2986.29	"	0.00 "	18.00 2448.76
MARTI-1	02/18/99	23127	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38884	" 1146.43	7/1/98	0.00 "	18.00 940.07
SANTA-1	02/18/99	22777	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38887	" 246.18	"	0.00 "	18.00 201.87
LUNAF-1	02/18/99	23095	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38888	" 526.00	"	0.00 "	18.00 431.32
BIENN-1	02/18/99	23109	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38889	" 3522.50	"	0.00 "	18.00 2888.45
HIJIB-1	02/18/99	23729	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38890	" 35238.00	"	0.00 "	18.00 28895.16
HIJIB-1	02/18/99	23741	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38890	" 3005.00	"	0.00 "	18.00 2464.10
HIJIB-1	02/18/99	23742	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38890	" 1739.00	"	0.00 "	18.00 1425.98
HIJIB-1	02/18/99	23750	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38890	" 664.00	"	0.00 "	18.00 544.48
VALLE-1	02/18/99	23749	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38893	" 5379.74	"	0.00 "	18.00 4411.39
ECLIP-1	02/18/99	23122	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38894	" 2443.10	7/2/98	0.00 99	18.00 2003.34
ADAMS-3	02/18/99	23094	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38896	" 132.90	7/31/98	0.00 99	18.00 108.98
YAMAM-1	02/18/99	23098	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38898	" 480.74	8/1/98	0.00 99	18.00 382.74
DBBHA-1	02/18/99	18186	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	MISTAKE 4335.00	"	0.00 "	18.00 4335.00
DBBHA-1	02/18/99	18187	4 1 1	CPY	FWOR	02/18/99	FEB99	A	WC 38881	TAXES 625.00	"	0.00 "	18.00 625.00

THIS SHOULD BE WHAT TO
 DETERMINE. I WILL NEXT STAT

PAID STATEMENTS REPORT

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004220

Date: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001707

Trn #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
RANCH-1	02/18/99	22154	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38895	205.97	7/1/98	0.00	991 0.00	205.97
HILLV-1	02/18/99	22790	4 1 1	CPY FWCR	02/18/99	FEB99	A	W20500002 P/R 11/98	2507.66	9/1/98	0.00	99 18.00	2506.28
Statement total												263264.51	

SHOULD'VE COME TO
PONTIAC W/ DEDUCT
NEXT

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0000188

PAY

TWO HUNDRED SIXTY-THREE THOUSAND TWO HUNDRED SIXTY-FOUR DOLLARS and 51 CENTS
ORDER OF

DATE

AMOUNT

02/18/99

\$263,264.51*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000188⑈ ⑆⑆⑆⑆000358⑆ 01208⑈04227⑈

PAID STATEMENTS REPORT

Page 3

003653

Date: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001705

Inst #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
THEN-1	02/18/99	20758	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD <i>220054</i>	356.00 <i>10/1/98</i>	0.00 <i>99</i>	18.00	291.92
THEN-1	02/18/99	21138	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD <i>P/R 10/1/98</i>	4254.82 <i>10/1/98</i>	0.00 <i>11</i>	18.00	3488.95
CACH-1	02/18/99	23702	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD <i>P/R 12/1/98</i>	79417.50 <i>11/1/98</i>	0.00 <i>11</i>	18.00	65122.35
GEORG-3	02/18/99	23719	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD <i>P/R 12/1/98</i>	2999.57 <i>11/1/98</i>	0.00 <i>11</i>	18.00	2459.65
TERRAZ	02/18/99	23743	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD	9948.51	0.00 <i>11</i>	18.00	8157.78
ROWE-3	02/18/99	23752	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD	5704.24	0.00 <i>11</i>	18.00	4677.48
ALCO-1	02/18/99	23852	1 1 1	CPY FWCR	02/18/99	FEB99	A	TBD	912.00 <i>3/1/98</i>	0.00 <i>11</i>	18.00	747.84
ORON-1	02/18/99	23111	1 1 1	CPY FWCR	02/18/99	FEB99	A	W20500003 <i>P/R 12/1/98</i>	102.99 <i>9/1/98</i>	0.00 <i>99</i>	18.00	84.45
OMHA-1	02/18/99	23113	1 1 1	CPY FWCR	02/18/99	FEB99	A	W20500004 <i>P/R 12/1/98</i>	954.77 <i>9/1/98</i>	0.00 <i>99</i>	18.00	782.91
ESER-2	02/18/99	23717	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000121 <i>P/R 12/1/98</i>	19669.14 <i>7/1/98</i>	0.00 <i>99</i>	18.00	16128.69
ROWE-2	02/18/99	23720	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000122	37728.08 <i>7/1/98</i>	0.00 <i>99</i>	18.00	30937.03
ROWE-2	02/18/99	23721	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000122 <i>P/R 12/1/98</i>	1674.04 <i>7/1/98</i>	0.00 <i>99</i>	18.00	1372.71
JSIN-1	02/18/99	23121	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000153	2953.05 <i>10/1/98</i>	0.00 <i>99</i>	18.00	2421.50
JSIN-1	02/18/99	23126	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000153	14914.22 <i>10/1/98</i>	0.00 <i>99</i>	18.00	12229.66
THEN-1	02/18/99	21811	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000154 <i>P/R 11/1/98</i>	4106.38 <i>10/1/98</i>	0.00 <i>99</i>	18.00	3367.23
UDPA-1	02/18/99	23092	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159 <i>P/R 12/1/98</i>	1990.03 <i>9/1/98</i>	0.00 <i>99</i>	18.00	1631.82
UDPA-1	02/18/99	23093	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159	1542.91	0.00 <i>11</i>	18.00	1265.19
UDPA-1	02/18/99	23106	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159	5.91	0.00 <i>11</i>	18.00	4.85
UDPA-1	02/18/99	23107	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159	699.93	0.00 <i>11</i>	18.00	573.94
UDPA-1	02/18/99	23108	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000159	188.05	0.00 <i>11</i>	18.00	154.20
ALWE-1	02/18/99	23697	1 1 1	CPY FWCR	02/18/99	FEB99	A	W205000160 <i>P/R 12/1/98</i>	64991.68 <i>9/1/98</i>	0.00 <i>99</i>	15.00	55242.93
ATAP-1	02/18/99	23132	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38860	10935.04 <i>3/31/98</i>	0.00 <i>99</i>	18.00	8966.73
RCAN-2	02/18/99	23738	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38864	1796.57 <i>5/1/98</i>	0.00 <i>99</i>	18.00	1473.19
KFGG-1	02/18/99	23128	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38865	8587.76 <i>5/1/98</i>	0.00 <i>99</i>	18.00	7041.96
IATUR-4	02/18/99	23074	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38885	17501.74 <i>7/1/98</i>	0.00 <i>99</i>	18.00	14351.43
IATUR-4	02/18/99	23075	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38885	21309.72 <i>7/1/98</i>	0.00 <i>99</i>	18.00	17473.97
UNSW-1	02/18/99	23744	1 1 1	CPY FWCR	02/18/99	FEB99	A	WC-38892 <i>P/R 12/1/98</i>	4829.42 <i>7/1/98</i>	0.00 <i>99</i>	18.00	3960.12

Statement total: 26410.43

Prem 320,074.07
Comm 55.663⁵⁹
264,410.5



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0003956

3956

PAY

TWO HUNDRED SIXTY-FOUR THOUSAND FOUR HUNDRED TEN DOLLARS and 48 CENTS
ORDER OF

02/18/99

\$264,410.48*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Julie A. Brerton

003956 0003956 01209 04054

2785

A I D S T A T E M E N T S R E P O R T

Page 5

003654

Date: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001707

Inst #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
DWAL-2	02/18/99	23732	4 1 1	CPY FWCR	02/18/99	FEB99	A	W20500000 P/R 12/1/98	69608.53	9/1/98	0.00 99	18.00 57078.99
DWAL-2	02/18/99	23734	4 1 1	CPY FWCR	02/18/99	FEB99	A	W20500000 P/R 11/98	48900.00	"	0.00 "	18.00 40098.00
DWAL-2	02/18/99	23735	4 1 1	CPY FWCR	02/18/99	FEB99	A	W20500000 P/R 12/98	4003.56	"	0.00 "	18.00 3282.92
DWAL-2	02/18/99	23736	4 1 1	CPY FWCR	02/18/99	FEB99	A	W20500000 P/R 01/98	865.31	"	0.00 "	18.00 709.55
ROGR-1	02/18/99	23130	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000161 P/R 12/1/98	987.99	11/1/98	0.00 "	18.00 810.15
ROGR-1	02/18/99	23660	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000161 P/R 12/98	-79.04	"	0.00 "	18.00 -64.81
AFAR-1	02/18/99	23118	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000162 P/R 12/98	888.61	11/1/98	0.00 99	18.00 728.66
ANCH-2	02/18/99	23131	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000163 P/R 12/98	991.55	11/1/98	0.00 99	18.00 813.07
ANCH-2	02/18/99	23663	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000163 P/R 12/98	-79.32	"	0.00 "	18.00 -65.04
AASC-1	02/18/99	23737	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000164	5451.78	"	0.00 "	18.00 4470.46
FERR-1	02/18/99	23746	4 1 1	CPY FWCR	02/18/99	FEB99	A	W205000165	12424.78	"	0.00 "	18.00 10188.32
CLID-1	02/18/99	23100	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38861 P/R 12/98	14786.43	4/1/98	0.00 99	18.00 12124.87
CLID-1	02/18/99	23218	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38861	-591.46	"	0.00 "	18.00 -485.00
CRTH-2	02/18/99	23099	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38862 P/R 12/98	53279.58	4/1/98	0.00 "	18.00 43689.26
CRTH-2	02/18/99	23216	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38862	-2131.18	"	0.00 "	18.00 -1747.57
CLID-2	02/18/99	23658	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38863 P/R 12/98	-648.84	4/1/98	0.00 "	18.00 -532.05
CLID-2	02/18/99	23730	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38863 P/R 12/98	2414.11	"	0.00 "	18.00 1979.57
CLFI-1	02/18/99	24198	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38869	10350.00	7/1/98	0.00 "	18.00 8487.00
QUNT-7	02/18/99	23704	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38873	1159.26	"	0.00 "	18.00 950.59
ASFAR1	02/18/99	23728	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38874	2670.76	7/1/98	0.00 "	18.00 2190.02
HIMC-1	02/18/99	22750	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38875	329.26	"	0.00 "	18.00 269.99
HIMC-1	02/18/99	23739	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38875	181.24	"	0.00 "	18.00 148.62
CNFAR1	02/18/99	23091	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38877	1866.00	"	0.00 "	18.00 1530.12
HANB-1	02/18/99	23097	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38878	349.00	"	0.00 "	18.00 286.18
BBHA-1	02/18/99	18185	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881 DE 2051	10838.00	7/1/98	0.00 99	18.00 8887.16
BBHA-1	02/18/99	19314	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881 P/R 12/98	1907.93	"	0.00 "	18.00 1564.50
BBHA-1	02/18/99	23703	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881 P/R 12/98	4314.74	"	0.00 "	18.00 3538.09
BBHA-1	02/18/99	23705	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881 P/R 10/98	7763.18	"	0.00 "	18.00 6365.81
BBHA-1	02/18/99	23706	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881 P/R 11/98	1048.17	"	0.00 "	18.00 859.50
ASPE-1	02/18/99	23102	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38882 P/R 12/98	886.85	7/1/98	0.00 "	18.00 727.22
NISH-1	02/18/99	23096	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38883	2986.29	"	0.00 "	18.00 2448.76
ARTI-1	02/18/99	23127	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38884	1146.43	7/1/98	0.00 "	18.00 940.07
ANTA-1	02/18/99	22777	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38887	245.18	"	0.00 "	18.00 201.87
UNAF-1	02/18/99	23095	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38888	526.00	"	0.00 "	18.00 431.32
TENN-1	02/18/99	23109	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38889	3522.50	"	0.00 "	18.00 2888.45
IJIB-1	02/18/99	23729	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	35238.00	"	0.00 "	18.00 28895.16
IJIB-1	02/18/99	23741	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	3005.00	"	0.00 "	18.00 2464.10
IJIB-1	02/18/99	23742	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	1739.00	"	0.00 "	18.00 1425.98
IJIB-1	02/18/99	23750	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	664.00	"	0.00 "	18.00 544.48
ALLE-1	02/18/99	23749	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38893	5379.74	"	0.00 "	18.00 4411.39
CLIP-1	02/18/99	23122	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38894	2443.10	7/1/98	0.00 99	18.00 2003.34
DAMS-3	02/18/99	23094	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38896	132.90	7/1/98	0.00 99	18.00 108.98
AMAH-1	02/18/99	23098	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38898	480.74	4/1/98	0.00 99	18.00 391.24
BBHA-1	02/18/99	18186	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	4335.00	"	0.00	0.00 4335.00
BBHA-1	02/18/99	18187	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	7625.00	"	0.00	0.00 625.00

THIS SHOULD BE WENT TO
DATAWAL, I WILL NEXT START

A I D S T A T E M E N T S R E P O R T

003655

Page 6

te: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001707

#	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
CH-1	02/18/99	22154	4 1 1	CPY	FWCR	02/18/99	FEB99	A WC 38895	205.97	7/1/98	0.00	99/ 0.00	205.97
LV-1	02/18/99	22790	4 1 1	CPY	FWCR	02/18/99	FEB99	A W20500002 1/2 11/98	2507.66	7/1/98	0.00	99 18.00	2056.28

Statement total 263264.51

SHOULD HAVE COME TO
PASTORAL WARE DEPT
NEXT

OOD SERVICE INSURANCE MANAGERS, INC.
3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0000188
188

PAY

NO HUNDRED SIXTY-THREE THOUSAND TWO HUNDRED SIXTY-FOUR DOLLARS and 51 CENTS
ORDER OF

DATE

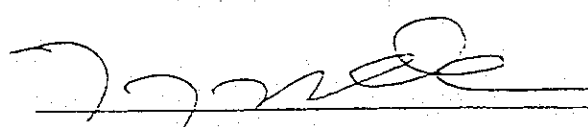
AMOUNT

02/18/99

\$263,264.51*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775



000188 11-35/1210 0000188 020804257

319,920.29
50,655⁷⁸

DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

003614

3990

PAY

TO THREE THOUSAND SIX HUNDRED FORTY-NINE DOLLARS and 70 CENTS
ORDER OF

DATE

AMOUNT

03/15/99

\$3,649.70*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Julie A. Bryerton

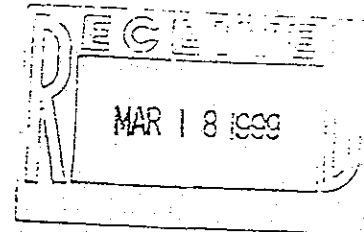
⑈003990⑈ ⑆121000556⑆ 0.209⑈04054⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003990
3990

Account	Date	Schedule Invoice # P.O. #	Description	Debit	Credit
1-1-1-200 -7EE	02/15/99		STATEMENT # 001755	3649.70	
			Total	3649.70	



non captive

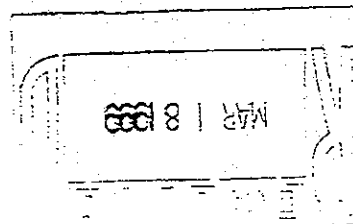
CLOSED STATEMENTS

003615

Date: 03/16/99
Time: 08:43:26
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 3990

CANIS PROGRAM
WORKERS COMP
Non-Captive



PAID STATEMENTS REPORT

Page 4

003616

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001755

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
ALPAC-1	03/15/99	24840	1 1 2	CPY CANS	03/15/99	MAR99	A	T80	1000.00	11/11	0.00	10.00	900.00
ALPAC-1	03/15/99	24841	1 1 2	CPY CANS	03/15/99	MAR99	A	T80	5.00		0.00	0.00	5.00
QCK0136	03/15/99	24141	1 1 2	CPY CANS	03/15/99	MAR99	A	T80	1604.00	2/9/99	10.00	10.00	1443.60
QCK0136	03/15/99	24142	1 1 2	CPY CANS	03/15/99	MAR99	A	T80	8.00		0.00	0.00	8.00
QCK2139	03/15/99	24838	1 1 2	CPY CANS	03/15/99	MAR99	A	T80	1429.00	2/1/99	0.00	10.00	1286.10
QCK2139	03/15/99	24839	1 1 2	CPY CANS	03/15/99	MAR99	A	T80	7.00		0.00	0.00	7.00

Statement total

3649.70

(not capture)



3300 DOUGLAS BOULEVARD SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

Roseville Main Office
2221 Douglas Blvd., R. 8, CA 95661
11-35/1210

NO.

3991

003617

PAY

TO ONE THOUSAND FIVE HUNDRED NINETY-NINE DOLLARS and 52 CENTS
ORDER OF

DATE

AMOUNT

03/15/99

\$1,599.52*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Julie A. Bruston

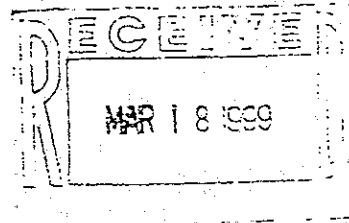
THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO A REVERSE LIGHT

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

000399
3991

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 -PER	03/15/99			STATEMENT # 001756	1599.52	
				Total	1599.52	



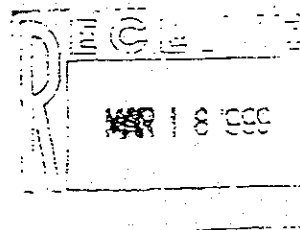
C L O S E D S T A T E M E N T S
.....

003618

Date: 03/16/99
Time: 08:43:33
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorsen Ins. Services
Check number : 3991

SUNSWEST GROWERS GROUP
NON-CAPTIVE



PAID STATEMENTS REPORT

Page 5

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001756

Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
KRANS-1	03/15/99	24305	1 1 1	CPY SORR	03/15/99	MAR99	A	T80	1777.24	0.00	10.00	1599.52
KRANS-1	03/15/99	24543	1 1 1	CPY SORR	03/15/99	MAR99	A	T80	1777.24	0.00	10.00	1599.52
KRANS-1	03/15/99	25150	1 1 1	CPY SORR	03/15/99	MAR99	A	W202300013	1777.24	0.00	10.00	-1599.52
Statement total											1599.52	

003619

(not
captive)



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #1
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

0003989

NO. 003620
3989

PAY

TO FORTY-TWO THOUSAND THREE HUNDRED THIRTY-TWO DOLLARS and 60 CENTS AMOUNT
ORDER OFDATE
03/15/99

\$32,332.60*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

Julie A. Bryerton

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK. HOLD AT AN ANGLE TO VIEW.

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003989
3989

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
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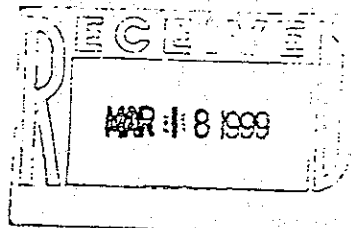
1-1-1-200 -PBE 03/15/99

STATEMENT # 001754

32332.60

Total

32332.60



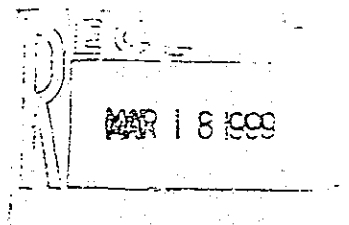
C L O S E D S T A T E M E N T S
.....

003621

Date: 03/16/99
Time: 08:43:16
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 3989

REWARD WORKER COMP
Now CAPTIVE



PAID STATEMENT REPORT

Page 3

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001754

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
SATIC-1	03/15/99	24183	1 1 1	CPY WORK	03/15/99	MAR99	A	TBD	25276.00	1/1/99 0.00	10.00	22748.40
SATIC-1	03/15/99	24188	1 1 1	CPY WORK	03/15/99	MAR99	A	TBD	9328.00	0.00	10.00	8395.20
SATIC-1	03/15/99	24184	1 1 1	CPY WORK	03/15/99	MAR99	A	TBD	1189.00	0.00	0.00	1189.00

Statement total

32332.60

003622

(not capture)



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0003986

3986

PAY

DATE

AMOUNT

TO THE ORDER OF HUNDRED NINETY-TWO THOUSAND SIX HUNDRED ONE DOLLARS and 24 CENTS

03/15/99

\$192,601.24*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

[Signature]
Julie A. Brubaker

⑈003986⑈ ⑆ 210003581 ⑆ 01209⑈04054⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0003986
3986

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
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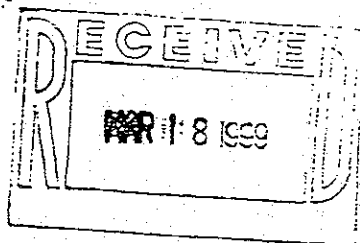
1-1-1-200 -7ER 03/15/99

STATEMENT # 001751

192601.24

Total

192601.24



003623

18 frontier
Jan 198 - 12/31/98
99 99 front
99

PAID STATEMENTS REPORT

003625
Page 3

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001751

U

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
SUMIT-2	03/15/99	23789	1 1 1	CPY MFEE	03/15/99	MAR99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
SUMIT-2	03/15/99	24942	1 1 1	CPY MFEE	03/15/99	MAR99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
SUMIT-2	03/15/99	22710	1 1 1	CPY WCRK	03/15/99	MAR99	A	TBD DEPOSIT	201983.60	0.00	10.00	181785.24
SUMIT-2	03/15/99	22711	1 1 1	CPY WCRK	03/15/99	MAR99	A	TBD DEPOSIT	10816.00	0.00	0.00	10816.00

EFFECTIVE 1/1/99

EXPIRATION

Statement total

192601.24

(not captive)

PAID STATEMENTS REPORT

003930

Page 1

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001753

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
AD08E-2	03/15/99	22850	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000171CA MONTH DEPOSIT	19989.00	11/1/99	0.00	16.00	16790.76
AD08E-2	03/15/99	22851	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000171CA TAXES	1051.00		0.00	0.00	1051.00
AD08E-2	03/15/99	22852	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000171AZ DEPOSIT	1672.00		0.00	16.00	1404.48
AD08E-2	03/15/99	24148	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000171CA JAN P/R	13780.68		0.00	16.00	11575.77
AD08E-2	03/15/99	24150	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000171AZ JAN P/R	2724.12		0.00	16.00	2288.26
COACH-1	03/15/99	24189	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000171 JAN P/R	48674.29	11/1/99	0.00	16.00	40886.40
DESER-2	03/15/99	24533	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000121 JAN P/R	24764.78	7/1/98	0.00	18.00	20307.12
DUNLA-2	03/15/99	22885	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000179 DEPOSIT	3636.00	11/1/99	0.00	16.00	3054.24
DUNLA-2	03/15/99	22886	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000179 TAXES	187.00		0.00	0.00	187.00
DUNLA-2	03/15/99	24846	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000179 JAN P/R	2550.56		0.00	16.00	2142.47
GEORG-3	03/15/99	22883	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000180 DEPOSIT	6418.00	11/1/99	0.00	16.00	5391.12
GEORG-3	03/15/99	22884	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000180 TAXES	331.00		0.00	0.00	331.00
GEORG-3	03/15/99	24863	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000180 JAN P/R	2840.20		0.00	16.00	2385.77
GROWE-2	03/15/99	24534	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000122 JAN P/R	26034.85	7/1/98	0.00	18.00	21348.58
GROWE-2	03/15/99	24535	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000122 JAN P/R	2643.40		0.00	18.00	2167.59
GUOPA-1	03/15/99	21408	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 TAXES	678.00	9/30/98	0.00	0.00	678.00
GUOPA-1	03/15/99	24174	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	1197.35	9/30/98	0.00	18.00	981.83
GUOPA-1	03/15/99	24175	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	-95.78		0.00	18.00	-78.54
GUOPA-1	03/15/99	24178	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	554.25		0.00	18.00	454.48
GUOPA-1	03/15/99	24326	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	88.48		0.00	18.00	72.55
GUOPA-1	03/15/99	24329	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	3.45		0.00	18.00	2.83
GUOPA-1	03/15/99	24332	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	1064.41		0.00	18.00	872.82
GUOPA-1	03/15/99	24856	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000159 JAN P/R	84.80		0.00	18.00	69.54
JERIC-1	03/15/99	24351	1 1 1	CPY WORK	03/15/99	MAR99	A	TED NON-CAPTIVE	11879.00		0.00	10.00	10691.10
JERIC-1	03/15/99	24352	1 1 1	CPY WORK	03/15/99	MAR99	A	TED CAPTIVE	555.00		0.00	0.00	555.00
JERIC-1	03/15/99	24353	1 1 1	CPY WORK	03/15/99	MAR99	A	TED NON-CAPTIVE	178.64		0.00	10.00	160.78
MJSIN-1	03/15/99	24315	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000153 JAN P/R	22898.36	11/1/99	0.00	18.00	18776.66
MJSIN-1	03/15/99	24316	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000153 JAN P/R	135.26		0.00	18.00	110.91
MJSIN-1	03/15/99	24816	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000153 DEC P/R	-1429.38		0.00	18.00	-1172.09
MJSIN-1	03/15/99	24819	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000153 JAN P/R	-1831.86		0.00	18.00	-1502.13
MJSIN-1	03/15/99	24822	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000153 DEC P/R	1821.45		0.00	18.00	1493.59
NATUR-1	03/15/99	24336	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000183 JAN P/R	2502.23	11/1/99	0.00	16.00	2101.87
NATUR-4	03/15/99	24162	1 1 1	CPY FWOR	03/15/99	MAR99	A	W 38885 JAN P/R	10794.77	7/1/98	0.00	18.00	8851.71
NATUR-4	03/15/99	24335	1 1 1	CPY FWOR	03/15/99	MAR99	A	W 38885 JAN P/R	16674.69		0.00	18.00	13673.25
ORGAN-2	03/15/99	24852	1 1 1	CPY FWOR	03/15/99	MAR99	A	W 38864 JAN P/R	1744.52	11/98	0.00	18.00	1430.59
PROOU-2	03/15/99	22874	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000185 DEPOSIT	19329.00	11/1/99	0.00	16.00	16236.36
PROOU-2	03/15/99	22875	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000185 TAXES	1016.00		0.00	0.00	1016.00
PROOU-2	03/15/99	24528	1 1 1	CPY FWOR	03/15/99	MAR99	A	W38854 P/R NOV-98	22402.58	11/98	0.00	18.00	18370.12
PROOU-2	03/15/99	24529	1 1 1	CPY FWOR	03/15/99	MAR99	A	W38854 P/R DEC-98	22628.53		0.00	18.00	18555.39
SIERRA2	03/15/99	22889	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000176 DEPOSIT	10408.00	11/1/99	0.00	16.00	8742.72
SIERRA2	03/15/99	22890	1 1 1	CPY FWOR	03/15/99	MAR99	A	V 205000176 TAXES	540.00		0.00	0.00	540.00
SKFOO-1	03/15/99	24349	1 1 1	CPY FWOR	03/15/99	MAR99	A	W 38865 JAN P/R	7385.78	5/1/98	0.00	18.00	6056.34
SUNSW-1	03/15/99	24548	1 1 1	CPY FWOR	03/15/99	MAR99	A	W 38892 JAN P/R	3906.18	7/1/98	0.00	18.00	3203.07
W&LCO-1	03/15/99	22878	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000182 DEPOSIT	8447.00	11/1/99	0.00	16.00	5415.28
W&LCO-1	03/15/99	22879	1 1 1	CPY FWOR	03/15/99	MAR99	A	W205000182 TAXES	333.00		0.00	0.00	333.00

G: 256 949.53

U: 11,406.88

PAID STATEMENT REPORT

003931

Page 2

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001753

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	S	Policy #	Amount	Net Prem	Commission	Payment	
73100-1	03/15/99	24265	1 1 1	CPY FVCR	03/15/99	MAR99	A	W205000182 Jan 9/2	418.60	11/179	0.00	16.00	354.62

Statement total 268356.41



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0003988

3988

PAY

TO TWO HUNDRED SIXTY-EIGHT THOUSAND THREE HUNDRED FIFTY-SIX DOLLARS and 41 CENTS
ORDER OF

DATE

AMOUNT

03/15/99

\$268,356.41*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

[Signature]
Julie A. Bruester

⑈003988⑈ ⑈11351210⑈ ⑈031599⑈04054⑈

2-85

PAID STATEMENTS REPORT

004185

Page 1

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001757

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
ISSUED EXP													
ADAMS-3	03/15/99	24549	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38896 JAN P/R	127.69	7/1/98	0.00	7/1/98 18.00	104.77
ANACA-1	03/15/99	22854	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000186 DEPOSIT	24273.00	7/1/99	0.00	7/1/99 16.00	20389.52
ANACA-1	03/15/99	22856	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000186 TAXES	1279.00	7/1/99	0.00	7/1/99 0.00	1279.00
BAGSH-1	03/15/99	24359	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000191 JAN P/R	3747.46	7/1/99	0.00	7/1/99 16.00	3147.81
BIENN-1	03/15/99	24361	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38889 JAN P/R	5178.84	7/1/98	0.00	7/1/98 18.00	4246.63
CARLY-1	03/15/99	22846	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000192 DEPOSIT	237.00	7/1/99	0.00	7/1/99 16.00	199.08
CARLY-1	03/15/99	22847	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000192 TAXES	11.00		0.00		11.00
CARLY-1	03/15/99	24356	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000192 JAN P/R	327.40		0.00		275.02
CASPE-1	03/15/99	24325	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38882 JAN P/R	1850.32	7/1/98	0.00	7/1/98 18.00	1517.22
CHANE-1	03/15/99	24347	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38878 JAN P/R	2877.98	7/1/98	0.00	7/1/98 18.00	2359.94
CONFAR1	03/15/99	24536	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38877 JAN P/R	1224.00	7/1/98	0.00	7/1/98 18.00	1003.66
COUNT-7	03/15/99	24344	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38873 JAN P/R	4636.86	7/1/98	0.00	7/1/98 18.00	3802.23
DBSPE-1	03/15/99	22868	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000190 DEPOSIT	12432.00	7/1/99	0.00	7/1/99 16.00	10442.82
DBSPE-1	03/15/99	22869	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000190 TAXES	648.00		0.00		648.00
DBSPE-1	03/15/99	24341	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000190 JAN P/R	2329.44		0.00		1956.72
DREIS-1	03/15/99	22842	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000174 DEPOSIT	10779.00	7/1/99	0.00	7/1/99 16.00	9054.32
DREIS-1	03/15/99	22843	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000174 TAXES	560.00		0.00		560.00
DREIS-1	03/15/99	24163	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000174 JAN P/R	14579.30		0.00		12246.61
ECLIP-1	03/15/99	24343	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38894 JAN P/R	4239.83	7/1/98	0.00	7/1/98 18.00	3476.66
FUKUT-1	03/15/99	24552	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38886 JAN P/R	3149.83	7/1/98	0.00	7/1/98 18.00	2582.86
FUKUT-1	03/15/99	24553	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38886 DEC P/R	1632.38		0.00		1338.55
FULFI-1	03/15/99	24871	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38869 JAN P/R	8712.00	7/1/98	0.00	7/1/98 18.00	7143.84
GOLDB-1	03/15/99	23751	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC38899 DEC P/R	13563.00	7/1/98	0.00	7/1/98 18.00	11121.66
GOLDB-1	03/15/99	24348	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC38899 JAN P/R	9584.00		0.00		7858.88
GOLDB-1	03/15/99	25109	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC38899 JAN P/R	238.00		0.00		195.16
GUERR-1	03/15/99	22844	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000172 DEPOSIT	9250.00	7/1/99	0.00	7/1/99 16.00	7770.00
GUERR-1	03/15/99	22845	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000172 TAXES	478.00		0.00		478.00
GUERR-1	03/15/99	24874	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000172 JAN P/R	409.66		0.00		344.11
HASFAR1	03/15/99	24338	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38874 JAN P/R	1647.84	7/1/98	0.00	7/1/98 18.00	1331.23
HJIB-1	03/15/99	24848	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38890 JAN P/R	478.00		0.00		391.96
HJIB-1	03/15/99	24849	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38890 JAN P/R	1185.00	7/1/98	0.00	7/1/98 18.00	971.70
HJIB-1	03/15/99	24850	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38890 JAN P/R	2361.00		0.00		1936.02
HJIB-1	03/15/99	24870	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38890 JAN P/R	28019.00		0.00		22975.52
HOLID-1	03/15/99	24310	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38861 JAN P/R	16938.79	7/1/98	0.00	7/1/98 18.00	13889.81
HOLID-2	03/15/99	24867	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38863 JAN P/R	2451.74	7/1/98	0.00	7/1/98 18.00	2010.43
HOWEL-1	03/15/99	22896	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000173 DEPOSIT	1682.00	7/1/99	0.00	7/1/99 16.00	1412.88
HOWEL-1	03/15/99	22897	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000173 TAXES	85.00		0.00		85.00
HOWEL-1	03/15/99	24354	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000173 JAN P/R	1232.93		0.00		1035.66
JOHN8-1	03/15/99	22730	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000168 DEPOSIT	8071.00	7/1/99	0.00	7/1/99 16.00	6779.64
JOHN8-1	03/15/99	22731	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000168 TAXES	74.00		0.00		74.00
MAASC-1	03/15/99	24324	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000164 JAN P/R	6809.09	7/1/98	0.00	7/1/98 18.00	5583.45
MARTI-1	03/15/99	24323	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38884 JAN P/R	1695.03	7/1/98	0.00	7/1/98 18.00	1389.92
MILLV-1	03/15/99	23776	4 1 1	CPY FWOR	03/15/99	MAR99	A	W20500002 TAXES	12507.66	7/1/98	0.00	7/1/98 18.00	2056.28
WISH-1	03/15/99	24346	4 1 1	CPY FWOR	03/15/99	MAR99	A	WC 38883 JAN P/R	3312.34	7/1/98	0.00	7/1/98 18.00	2716.53
NATUR-3	03/15/99	22866	4 1 1	CPY FWOR	03/15/99	MAR99	A	W205000194 DEPOSIT	11089.00	7/1/99	0.00	7/1/99 16.00	9344.76

2785

004186

PAID STATEMENTS REPORT

Page 2

Date: 03/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001757

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
NATUR-3	03/15/99	22867	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000194 TAXES	576.00	11/1/98	0.00	576.00
NATUR-3	03/15/99	24181	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000194 JAN P/R	3601.80	0.00	16.00	3625.51
NORTH-2	03/15/99	24308	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38862 JAN P/R	62198.10	11/1/98	0.00	51002.44
PACBET-1	03/15/99	24557	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38879 DEC P/R	3914.56	7/1/98	0.00	3209.94
PACBET-1	03/15/99	24558	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38879 JAN P/R	6541.33	0.00	18.00	5363.89
PHINC-1	03/15/99	24547	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38875 JAN P/R	315.76	7/1/98	0.00	258.92
POPLA-1	03/15/99	23740	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC38900 DEC P/R	1499.00	8/1/98	0.00	1229.18
PROGR-1	03/15/99	24152	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000161 JAN P/R	185.49	11/1/98	0.00	152.10
RANCH-1	03/15/99	19971	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38895 TAXES	44.00	7/1/98	0.00	44.00
RANCH-1	03/15/99	24861	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38895 DEC P/R	13254.02	0.00	18.00	10868.30
RANCH-2	03/15/99	24155	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000163 JAN P/R	201.20	11/1/98	0.00	164.98
RIOFA-1	03/15/99	22838	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000189 DEPOSIT	43477.00	11/1/98	0.00	36520.68
RIOFA-1	03/15/99	22839	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000189 TAXES	2305.00	0.00	0.00	2305.00
RIOFA-1	03/15/99	24172	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000185 JAN P/R	384.38	0.00	16.00	322.88
RIOFA-1	03/15/99	24191	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000189 JAN P/R	1224.49	0.00	16.00	1028.57
RIOFA-1	03/15/99	24318	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000189 JAN P/R	8950.16	0.00	16.00	7518.13
RIOFA-1	03/15/99	24320	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000189 JAN P/R	8952.57	0.00	16.00	7520.16
RIOFA-1	03/15/99	24339	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000189 JAN P/R	1251.84	0.00	16.00	1051.55
RIONE-1	03/15/99	23133	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC38901 DEC P/R	351.96	8/1/98	0.00	288.61
RIONE-1	03/15/99	24307	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC38901 JAN P/R	779.18	0.00	18.00	638.93
RIONE-1	03/15/99	24761	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC38901 JAN P/R	671.32	0.00	18.00	550.48
RUBYF-1	03/15/99	23024	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000187 DEPOSIT	13232.00	11/1/98	0.00	11114.88
RUBYF-1	03/15/99	23025	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000187 TAXES	691.00	0.00	0.00	691.00
RUBYF-1	03/15/99	24872	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000187 JAN P/R	1208.90	0.00	16.00	1015.48
SAFAR-1	03/15/99	24158	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000162 JAN P/R	248.96	11/1/98	0.00	204.15
SANTA-1	03/15/99	24199	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38887 JAN P/R	772.86	7/1/98	0.00	633.75
SHARE-1	03/15/99	22812	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000170 DEPOSIT	6078.20	11/1/98	0.00	5105.52
SHARE-1	03/15/99	22813	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000170 TAXES	313.00	0.00	0.00	313.00
SHARE-1	03/15/99	24145	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000170 JAN P/R	5404.16	0.00	16.00	4539.49
SWISS-1	03/15/99	23745	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38891 DEC P/R	1661.69	7/1/98	0.00	1362.59
TERR-1	03/15/99	24545	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000165 JAN P/R	1175.64	11/1/98	0.00	9654.02
VALLE-1	03/15/99	17753	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38893 DEPOSIT	19467.00	7/1/98	0.00	15962.94
VALLE-1	03/15/99	17755	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38893 TAXES	1136.00	0.00	0.00	1136.00
VALLE-1	03/15/99	24843	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38893 JAN P/R	6377.62	0.00	18.00	5229.65
WATSO-1	03/15/99	22891	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000175 INSTALL-MAN	5253.00	11/1/98	0.00	4412.52
WATSO-1	03/15/99	22892	4 1 1	CPY	FWOR	03/15/99	MAR99	A W205000175 TAXES	270.00	0.00	0.00	270.00
YAMAN-1	03/15/99	24345	4 1 1	CPY	FWOR	03/15/99	MAR99	A WC 38898 JAN P/R	350.34	8/1/98	0.00	287.28

Statement total 385103.43

FOOD SERVICE INSURANCE MANAGERS, INC.
3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0000193

PAY

TO THREE HUNDRED EIGHTY-FIVE THOUSAND ONE HUNDRED THREE DOLLARS and 43 CENTS
ORDER OF

03/15/99

\$385,103.43

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

0000193 11-35/1210 01206 042571


C L O S E D S T A T E M E N T S

004197

Date: 04/19/99
Time: 08:54:38
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 196

FOOD SERVICE INSURANCE MANAGERS, INC.
3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206

 BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO. 000019
195

PAY

TO THREE HUNDRED SEVENTY-FIVE THOUSAND SIX HUNDRED NINETY-FOUR DOLLARS and 29 CENTS
ORDER OF

DATE

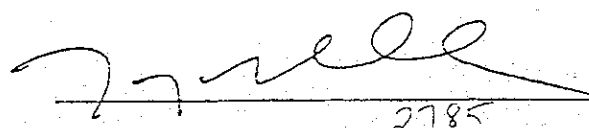
AMOUNT

04/16/99

\$375,694.29*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775


2785

⑈000196⑈ ⑆121000356⑆ 0⑆208⑈04267⑈

(check # 128)

133,115.10
- 773.10
132,342.00
- 77,647.10

PAID STATEMENTS REPORT

004198

Page 1

Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0001828

Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
ISSUED EXP.													
AMYSK-1	04/16/99	25463	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000167 P/R Feb.	16368.68	12/1/98	0.00	12/1/99 16.00	13749.6
AMYSK-1	04/16/99	25575	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000167 P/R JAN	14476.24	"	0.00	" 16.00	12160.0
AMYSK-1	04/16/99	25577	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000167 P/R Dec.	15112.20	"	0.00	" 16.00	12694.2
ANACA-1	04/16/99	25470	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000186 P/R JAN	5527.47	1/1/99	0.00	1/1/00 16.00	4643.0
ANACA-1	04/16/99	25472	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000186 P/R Feb	13508.39	"	0.00	" 16.00	11347.0
BAGSH-1	04/16/99	25541	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000191 P/R Feb	1025.41	"	0.00	" 16.00	861.3
BIENN-1	04/16/99	25538	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38889 P/R Feb	4361.01	7/1/98	0.00	7/1/99 18.00	1303576.6
CARLY-1	04/16/99	25539	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000192 P/R Feb	263.95	1/1/99	0.00	1/1/00 16.00	221.7
CASPE-1	04/16/99	25572	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38882 P/R Feb	3840.19	7/1/98	0.00	7/1/99 18.00	33148.9
CHAMB-1	04/16/99	25482	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38878 P/R Feb	4408.93	"	0.00	" 18.00	3615.3
CONFAR-1	04/16/99	25597	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38877 P/R Feb	3790.50	"	0.00	" 18.00	3108.2
COUNT-7	04/16/99	25556	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38873 P/R Feb	8049.82	"	0.00	" 18.00	6600.8
CRUMH-1	04/16/99	25775	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000169 P/R Feb	6605.99	1/1/99	0.00	1/1/00 16.00	5549.0
DBSPE-1	04/16/99	25582	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000190 P/R Feb	2018.48	"	0.00	" 16.00	1695.5
DREIS-1	04/16/99	25533	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000174 P/R Feb	9586.15	"	0.00	" 16.00	8052.3
ECLIP-1	04/16/99	25581	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38894 P/R Feb	7927.08	7/1/98	0.00	7/1/99 18.00	6500.2
FUKUT-1	04/16/99	25530	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38886 P/R Feb	5832.64	7/1/98	0.00	7/1/99 18.00	4782.7
FULFI-1	04/16/99	25758	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000145 P/R Feb	9246.00	"	0.00	" 18.00	7581.7
GOLDB-1	04/16/99	25571	4 1 1	CPY FWOR	04/16/99	APR99	A	WC38899 P/R Feb	10453.00	8/1/98	0.00	8/1/99 18.00	8571.4
GUERR-1	04/16/99	25735	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000172 P/R Feb	338.41	1/1/99	0.00	1/1/00 16.00	284.2
HASFAR-1	04/16/99	25551	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38874 P/R Feb	2824.17	7/1/98	0.00	7/1/99 18.00	2315.8
HIJIB-1	04/16/99	25746	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000142 P/R Feb	27475.00	7/1/98	0.00	7/1/99 18.00	22529.5
HIJIB-1	04/16/99	25747	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000142 P/R Feb	1237.00	"	0.00	" 18.00	1014.3
HIJIB-1	04/16/99	25748	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000142 P/R Feb	2556.00	"	0.00	" 18.00	2095.9
HIJIB-1	04/16/99	25749	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000142 P/R Feb	468.00	"	0.00	" 18.00	383.7
HOLID-1	04/16/99	25591	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38861 P/R Feb	13508.90	7/1/98	0.00	7/1/99 18.00	11077.3
HOLID-2	04/16/99	25949	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000117 P/R Feb	2501.38	4/1/98	0.00	4/1/99 18.00	2051.1
HOLID-2	04/16/99	26517	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000117 P/R MAR	2354.55	"	0.00	" 18.00	1930.7
HOMEL-1	04/16/99	25573	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000173 P/R Feb	1542.52	1/1/99	0.00	1/1/00 16.00	1295.7
HUENE-1	04/16/99	23690	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000	1254.00	"	0.00	" 16.00	1035.3
HUENE-1	04/16/99	23691	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000	622.00	"	0.00	" 0.00	622.0
HUENE-1	04/16/99	25955	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000	1254.00	"	0.00	" 16.00	1035.3
HUENE-1	04/16/99	25956	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000	622.00	"	0.00	" 0.00	622.0
LOSAN-1	04/16/99	22045	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000166 DEPOSIT	10169.00	11/30/98	0.00	11/30/99 18.00	8338.5
LOSAN-1	04/16/99	22046	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000166 TAXES: FEES	586.00	"	0.00	" 0.00	586.0
LOSAN-1	04/16/99	25527	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000166 P/R Feb	5761.02	"	0.00	" 18.00	4724.0
LOSAN-1	04/16/99	25566	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000166 P/R JAN	6082.13	"	0.00	" 18.00	4987.3
LOSAN-1	04/16/99	25567	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000166 P/R DEC	9414.43	"	0.00	" 18.00	7719.8
LUNAF-1	04/16/99	25590	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38888 P/R Feb	401.00	7/1/98	0.00	7/1/99 18.00	328.5
LUNAF-1	04/16/99	25598	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38888 P/R JAN	528.00	"	0.00	" 18.00	432.9
MAASC-1	04/16/99	25532	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000164 P/R Feb	8044.92	11/1/98	0.00	11/1/99 18.00	6596.3
MANZA-1	04/16/99	22836	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000188 Down Pmt	13298.00	1/1/99	0.00	1/1/00 16.00	11170.3
MANZA-1	04/16/99	22837	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000188 TAXES: FEES	694.00	"	0.00	" 0.00	694.0
MANZA-1	04/16/99	24052	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000188 Feb Install	11968.50	"	0.00	" 16.00	10033.5
MARTI-1	04/16/99	25449	4 1 1	CPY FWOR	04/16/99	APR99	A	WE 38880 P/R Feb	3619.16	7/1/98	0.00	7/1/99 18.00	2967.7

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Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0001828

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Paym	
MCGR-1	04/16/99	23692	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000196 DEPOSIT	656.00	1/1/99	0.00	1/1/00 15.65	553
MCGR-1	04/16/99	23693	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000196 TAXES: FRR	32.00	"	0.00	" 0.00	32
HILLV-1	04/16/99	24932	4 1 1	CPY FWOR	04/16/99	APR99	A	W20500662 Mac Install	2507.66	7/1/98	0.00	7/1/99 18.00	150 2056
MNISH-1	04/16/99	25462	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38883 P/R Feb	2475.73	7/1/98	0.00	7/1/99 18.00	13 2030
NATUR-3	04/16/99	25204	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000194 DC P/R Feb	1.00	1/1/99	0.00	1/1/00 16.00	0
NATUR-3	04/16/99	25476	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000194 DD P/R Feb	3091.20	"	0.00	" 16.00	2596
NORTH-2	04/16/99	25593	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38862 P/R Feb	48622.60	4/1/98	0.00	4/1/99 18.00	39870
CDWAL-2	04/16/99	25851	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000149 JAN P/R	50000.00	7/1/98	0.00	7/1/99 18.00	41000
PACBER1	04/16/99	25745	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000141 P/R Feb	13960.26	7/1/98	0.00	7/1/99 18.00	11447
PHINC-1	04/16/99	25537	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38875 P/R Feb	321.24	"	0.00	" 18.00	263
PHINC-1	04/16/99	25596	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38875 P/R Feb	247.14	"	0.00	" 18.00	138 202
POPLA-1	04/16/99	24362	4 1 1	CPY FWOR	04/16/99	APR99	A	WC38900 P/R JAN	2248.00	8/1/98	0.00	8/1/99 18.00	1843
POPLA-1	04/16/99	25584	4 1 1	CPY FWOR	04/16/99	APR99	A	WC38900 P/R Feb	3857.00	"	0.00	" 18.00	3162
PROGR-1	04/16/99	25458	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000161 P/R Feb	105.97	7/1/98	0.00	7/1/99 18.00	86
RANCH-1	04/16/99	25461	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38895 P/R Feb	6190.73	7/1/98	0.00	7/1/99 18.00	5076
RANCH-2	04/16/99	25455	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000163 P/R Feb	95.26	1/1/98	0.00	1/1/99 18.00	78
RANCH-2	04/16/99	26617	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000163 P/R Mar	169.38	"	0.00	" 18.00	138
RIOFA-1	04/16/99	22838	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 DEPOSIT	43477.00	1/1/99	0.00	1/1/00 15.65	152
RIOFA-1	04/16/99	24172	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R JAN	384.38	"	0.00	" 15.65	1
RIOFA-1	04/16/99	24191	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R JAN	1224.49	"	0.00	" 15.65	4
RIOFA-1	04/16/99	24318	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R JAN	8950.16	"	0.00	" 15.65	31
RIOFA-1	04/16/99	24320	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R JAN	8952.57	"	0.00	" 15.65	31
RIOFA-1	04/16/99	24339	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R JAN	1251.84	"	0.00	" 15.65	4
RIOFA-1	04/16/99	25447	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R Feb	10134.39	"	0.00	" 15.65	8548
RIOFA-1	04/16/99	25528	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R Feb	8637.74	"	0.00	" 15.65	7285
RIOFA-1	04/16/99	25962	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R Feb	1455.90	"	0.00	" 15.65	1228
RIOFA-1	04/16/99	26160	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000189 P/R Feb	1448.64	"	0.00	" 15.65	1221
RICME-1	04/16/99	25443	4 1 1	CPY FWOR	04/16/99	APR99	A	WC38900 P/R Feb	2288.64	8/1/98	0.00	8/1/99 18.00	1876
RUBYF-1	04/16/99	23024	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000187 DEPOSIT	13232.00	1/1/99	0.00	1/1/00 15.65	46
RUBYF-1	04/16/99	24872	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000187 P/R JAN	1208.90	"	0.00	" 15.65	4
RUBYF-1	04/16/99	25487	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000187 P/R Feb	1354.67	"	0.00	" 15.65	1142
SAFAR-1	04/16/99	25452	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000162 P/R Feb	230.57	1/1/98	0.00	1/1/99 18.00	189
SAFAR-1	04/16/99	25454	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000162 P/R Feb	10.02	"	0.00	" 0.00	10
SANTA-1	04/16/99	26157	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000143 P/R MAR	1810.80	7/1/98	0.00	7/1/99 18.00	1484
SANTA-1	04/16/99	25585	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38887 P/R Feb	1155.65	"	0.00	" 18.00	947
SHARE-1	04/16/99	25450	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000170 P/R Feb	4696.14	1/1/99	0.00	1/1/00 16.00	3944
SWISS-1	04/16/99	24851	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38891 P/R JAN	2292.88	7/1/98	0.00	7/1/99 18.00	680
TIERR-1	04/16/99	25947	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000165 Feb P/R	11893.97	1/1/98	0.00	1/1/99 18.00	9755
VALLE-1	04/16/99	26180	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000140 P/R Feb	3917.00	7/1/98	0.00	7/1/99 18.00	3211
WATSO-1	04/16/99	24054	4 1 1	CPY FWOR	04/16/99	APR99	A	W205000175 Feb Install	5253.33	1/1/99	0.00	1/1/00 16.00	4412
YAHAM-1	04/16/99	25554	4 1 1	CPY FWOR	04/16/99	APR99	A	WC 38898 P/R Feb	419.97	8/1/98	0.00	8/1/99 18.00	344

Statement total

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ate: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001823

ist #	Trn Date	itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
AMS-4	04/16/99	25498	1 1 1	CPY WORK	04/16/99	APR99	A	W202300020 DEPOSIT	18026.70	2/1/99	0.00	17072.03
AMS-4	04/16/99	25499	1 1 1	CPY WORK	04/16/99	APR99	A	W202300020 TAXES: FEES	848.00		0.00	848.00
NTR-6	04/16/99	24881	1 1 1	CPY WORK	04/16/99	APR99	A	T80 DEPOSIT	6920.00	1/1/99	0.00	6228.00
NTR-6	04/16/99	24882	1 1 1	CPY WORK	04/16/99	APR99	A	T80 TAXES: FEES	326.00		0.00	326.00
RIA-1	04/16/99	25483	1 1 1	CPY WORK	04/16/99	APR99	A	T80 TAXES: FEES	699.74		0.00	629.77
HIT-2	04/16/99	23788	1 1 1	CPY WORK	04/16/99	APR99	A	W202300004 1/1/99	201983.60		0.00	181785.24

Statement total: 206041.04

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DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

0004027

NO. 4027

PAY

TWO HUNDRED SIX THOUSAND FORTY-ONE DOLLARS and 04 CENTS

AMOUNT

04/16/99

\$206,041.04*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

[Signature]

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD UP ANGLE TO VIEW

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2785 U

Evelyn Lopez
916
607-2261

ACCT Frontier Ins. Co Concentration Account
0282224062

ABA# 0210000018
Bank of NY
205 B'way
Monticello, NY
270

PAID STATEMENTS REPORT

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Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001826

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
QCK9092	04/16/99	25803	1 1 1	CPY CANS	04/16/99	APR99	A	W202300016	Down Rmt	1009.00	11549	0.00	11549.00
Statement total												908.10	

DWIGHT HALVORSON INSURANCE SERVICES

3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

4030

PAY
NINE HUNDRED EIGHT DOLLARS and 10 CENTS
TO THE
ORDER OF

DATE

AMOUNT

04/16/99

\$908.10*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

[Signature]
Dwight J. Halvorson

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003916

Page 2

Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001824

Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Paym#	
COTTO-2	04/16/99	24885	1 1 1	CPY SORK	04/16/99	APR99	A	T80	972.10	1/1/99	0.00	10.00	874.1
COTTO-2	04/16/99	24886	1 1 1	CPY SORK	04/16/99	APR99	A	T80	47.00	"	0.00	0.00	47.0
COTTO-2	04/16/99	26625	1 1 1	CPY SORK	04/16/99	APR99	A	W202300011 P/R 2*Q	1885.00	"	0.00	10.00	1696.5
KRANS-1	04/16/99	24303	1 1 1	CPY SORK	04/16/99	APR99	A	T80	5053.10	"	0.00	18.00	4143.5
KRANS-1	04/16/99	24304	1 1 1	CPY SORK	04/16/99	APR99	A	T80	238.00	"	0.00	0.00	238.0
KRANS-1	04/16/99	25552	1 1 1	CPY SORK	04/16/99	APR99	A	W202300013 P/R 2*Q	1508.58	"	0.00	10.00	1357.7
THOMA-1	04/16/99	24365	1 1 1	CPY SORK	04/16/99	APR99	A	T80	589.00	"	0.00	10.00	530.7
THOMA-1	04/16/99	24366	1 1 1	CPY SORK	04/16/99	APR99	A	T80	12.00	"	0.00	0.00	12.0
WATER-2	04/16/99	24887	1 1 1	CPY SORK	04/16/99	APR99	A	T80	880.10	1/1/99	0.00	10.00	792.3
WATER-2	04/16/99	24888	1 1 1	CPY SORK	04/16/99	APR99	A	T80	42.00	"	0.00	0.00	42.0
Statement total										9733.8			

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DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO

4028

PAY
TO THE
ORDER OF

NINE THOUSAND SEVEN HUNDRED THIRTY-THREE DOLLARS and 84 CENTS AMOUNT

04/16/99

\$9,733.84*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

[Signature]
[Signature]

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PAID STATEMENTS REPORT

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Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001825

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Cust #	Trn Date	Lim #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payme:	
										ISSUED	EXP.			
ADOBE-2	04/16/99	22850	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000171CA DEPOSIT	19989.00	1/1/99	0.00	1/1/00 15.65	69.
ADOBE-2	04/16/99	22852	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000171AZ DEPOSIT	1672.00	..	0.00	.. 15.65	5.
ADOBE-2	04/16/99	24148	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000171CA P/R JAN	13780.68	..	0.00	.. 15.65	48.
ADOBE-2	04/16/99	24150	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000171AZ P/R JAN	2724.12	..	0.00	.. 15.65	9.
ADOBE-2	04/16/99	25478	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000171CA P/R FEB	12604.00	..	0.00	.. 15.65	10631.
ADOBE-2	04/16/99	25480	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000171AZ P/R FEB	2637.64	..	0.00	.. 15.65	2224.
ATHEN-1	04/16/99	23135	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000154 P/R DEC 98	3970.37	10/1/98	0.00	10/1/99 18.00	3255.
COACH-1	04/16/99	24189	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000177 JAN P/R	48674.29	1/1/99	0.00	1/1/00 15.65	170.
COACH-1	04/16/99	25751	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000177 P/R FEB	35486.01	..	0.00	.. 15.65	29932.
CORON-1	04/16/99	25555	1 1 1	CPY	FWOR	04/16/99	APR99	A	W20500003 P/R JAN	35.71	1/1/98	0.00	1/1/99 18.00	29.
CORON-1	04/16/99	24563	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000199AZ DEPOSIT	1892.00	1/1/99	0.00	1/1/00 16.00	1589.
CORON-1	04/16/99	25781	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000199AZ P/R FEB	4246.89	..	0.00	.. 16.00	3567.
CORON-1	04/16/99	25783	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000199AZ P/R JAN	5420.11	..	0.00	.. 16.00	4552.
DESER-2	04/16/99	25547	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000121 P/R FEB	26835.88	7/1/98	0.00	7/1/99 18.00	22005.
DUNLA-2	04/16/99	25951	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000179 P/R FEB	3864.60	1/1/99	0.00	1/1/00 16.00	3246.
GEORG-3	04/16/99	22883	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000180 DEPOSIT	6418.00	1/1/99	0.00	1/1/00 15.65	22.
GEORG-3	04/16/99	24863	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000180 P/R JAN	2840.20	..	0.00	.. 15.65	9.
GEORG-3	04/16/99	25492	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000180 P/R FEB	4876.12	..	0.00	.. 15.65	4113.
GROVE-2	04/16/99	25543	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000122 P/R FEB	8723.80	7/1/98	0.00	7/1/99 18.00	153.
GROVE-2	04/16/99	25544	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000122 P/R FEB	17187.97	..	0.00	.. 18.00	14094.
GROVE-3	04/16/99	26162	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000178 P/R FEB	4495.19	1/1/99	0.00	1/1/00 15.65	3791.
GUOPA-1	04/16/99	25760	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000159 P/R FEB	1204.39	9/30/98	0.00	9/30/99 18.00	987.
GUOPA-1	04/16/99	25763	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000159 P/R FEB	588.97	..	0.00	.. 18.00	482.
GUOPA-1	04/16/99	25766	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000159 P/R FEB	86.17	..	0.00	.. 18.00	70.
GUOPA-1	04/16/99	25769	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000159 P/R FEB	3.50	..	0.00	.. 18.00	2.
GUOPA-1	04/16/99	25772	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000159 P/R FEB	1186.79	..	0.00	.. 18.00	973.
GUOPA-1	04/16/99	26526	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000159 P/R MAR	938.83	..	0.00	.. 18.00	769.
HILLS-5	04/16/99	24560	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000195 DEPOSIT	1621.00	2/1/99	0.00	2/1/00 16.00	361.
HILLS-5	04/16/99	24561	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000195 DEPOSIT	647.00	..	0.00	.. 16.00	543.
HILLS-5	04/16/99	24562	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000195 TAXES: FEB	82.00	..	0.00	.. 0.00	82.
KGMHA-1	04/16/99	24564	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000200AZ DEPOSIT	1200.00	1/1/99	0.00	1/1/00 16.00	1008.
KGMHA-1	04/16/99	25785	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000200AZ P/R FEB	3838.88	..	0.00	.. 16.00	3224.
KGMHA-1	04/16/99	25789	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000200AZ P/R JAN	4558.58	..	0.00	.. 16.00	3829.
LATAP-1	04/16/99	24147	1 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38860 P/R JAN	10817.07	3/3/98	0.00	3/3/99 18.00	8870.
LATAP-1	04/16/99	24554	1 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38860 P/R NOV 98	11395.93	..	0.00	.. 18.00	9344.
MJSIN-1	04/16/99	25465	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000153 P/R FEB	17824.29	10/1/98	0.00	10/1/99 18.00	4615.
MJSIN-1	04/16/99	25468	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000153 P/R FEB	46.88	..	0.00	.. 18.00	38.
NATUR-1	04/16/99	25474	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000183 P/R FEB	2228.86	1/1/99	0.00	1/1/00 16.00	1872.
NATUR-4	04/16/99	25568	1 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38885 P/R FEB	10131.17	7/1/98	0.00	7/1/99 18.00	8307.
NATUR-4	04/16/99	25570	1 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38885 P/R FEB	17345.36	..	0.00	.. 18.00	14223.
SIERRA2	04/16/99	22889	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000176 DEPOSIT	10408.00	1/1/99	0.00	1/1/00 15.65	36.
SIERRA2	04/16/99	25485	1 1 1	CPY	FWOR	04/16/99	APR99	A	W 205000176 P/R FEB	6794.47	..	0.00	.. 15.65	573.
SKFOO-1	04/16/99	25531	1 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38865 P/R FEB	7808.03	5/1/98	0.00	5/1/99 18.00	6402.
SUNSW-1	04/16/99	25757	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000123 P/R FEB	5027.75	7/1/98	0.00	7/1/99 18.00	4122.
V&LCO-1	04/16/99	22878	1 1 1	CPY	FWOR	04/16/99	APR99	A	W205000182 DEPOSIT	6447.00	1/1/99	0.00	1/1/00 15.65	22.

PAID STATEMENTS REPORT

004206

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Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.
U

Stmt# 0001825

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Paym
V&LCO-1	04/16/99	24865	1 1 1	CPY FWOR	04/16/99	APR99	A	W205000182 P/R JAH	418.60	4/1/99	0.00	4/1/0015.65
V&LCO-1	04/16/99	26557	1 1 1	CPY FWOR	04/16/99	APR99	A	W205000182 P/R FEO	951.28	-	0.00	15.65
WESTC-1	04/16/99	25489	1 1 1	CPY FWOR	04/16/99	APR99	A	W205000193 P/R FEO	14465.75	1/1/99	0.00	1/1/0015.65
Statement total												210452

92643

80%

00040

4029



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

PAY
TO THE
ORDER OF

TWO HUNDRED TEN THOUSAND FOUR HUNDRED FIFTY-TWO DOLLARS and 99 CENTS

04/15/99

\$210,452.99*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

[Signature]
Dwight J. Halvorson

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

2785


CLOSED STATEMENTS

004417

Date: 04/19/99
 Time: 08:54:38
 For: TM

Company : FRONTIER INSURANCE CO.
 Agency : FOOD SERVICES INSURANCE
 Check number : 196

FOOD SERVICE INSURANCE MANAGERS, INC.
 3300 DOUGLAS BLVD., SUITE 295
 ROSEVILLE, CA 95661
 (916) 773-0206

 BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661
 11-35/1210

NO. 0000196
 196

PAY

TO THREE HUNDRED SEVENTY-FIVE THOUSAND SIX HUNDRED NINETY-FOUR DOLLARS and 29 CENTS
 ORDER OF

DATE

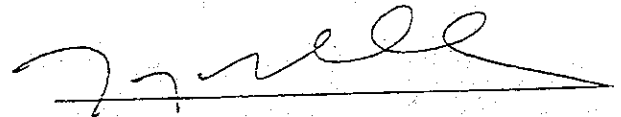
AMOUNT

04/16/99

\$375,694.29*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775



⑈000196⑈ ⑈121000558⑈ 01206⑈04267⑈

133,255.16
 1,373.00
 235.00
 133,255.16

PAID STATEMENTS REPORT

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004418

Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001828

Inst #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
ISSUED EXP.														
YYSK-1	04/16/99	25463	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000167 P/R Feb	16368.68	10/1/98	0.00	12/1/99 16.00	13749.69
YYSK-1	04/16/99	25575	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000167 P/R JAN	14476.24	"	0.00	" 16.00	12160.04
YYSK-1	04/16/99	25577	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000167 P/R Dec	15112.20	"	0.00	" 16.00	12694.25
VACA-1	04/16/99	25470	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000186 P/R JAN	5527.47	1/1/99	0.00	1/1/00 16.00	4643.07
VACA-1	04/16/99	25472	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000186 P/R Feb	13508.39	"	0.00	" 16.00	11347.05
AGSH-1	04/16/99	25541	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000191 P/R Feb	1025.41	"	0.00	" 16.00	861.34
TENN-1	04/16/99	25538	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38889 P/R Feb	4361.01	7/1/98	0.00	7/1/99 18.00	3576.03
ARLY-1	04/16/99	25539	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000192 P/R Feb	263.95	1/1/99	0.00	1/1/00 16.00	221.72
ASPE-1	04/16/99	25572	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38882 P/R Feb	3840.19	7/1/98	0.00	7/1/99 18.00	3148.96
HANB-1	04/16/99	25482	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38878 P/R Feb	4408.93	"	0.00	" 18.00	3615.32
DNFAR1	04/16/99	25597	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38877 P/R Feb	3790.50	"	0.00	" 18.00	3108.21
DUNT-7	04/16/99	25556	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38873 P/R Feb	8049.82	"	0.00	" 18.00	6600.85
RUMM-1	04/16/99	25775	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000169 P/R Feb	6605.99	1/1/99	0.00	1/1/00 16.00	5549.03
BSPE-1	04/16/99	25582	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000190 P/R Feb	2018.48	"	0.00	" 16.00	1695.52
REIS-1	04/16/99	25533	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000174 P/R Feb	9586.15	"	0.00	" 16.00	8052.37
CLIP-1	04/16/99	25581	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38894 P/R Feb	7927.08	12/1/98	0.00	7/1/99 18.00	6500.21
JKUT-1	04/16/99	25530	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38886 P/R Feb	5832.64	7/1/98	0.00	7/1/99 18.00	4782.76
JLFI-1	04/16/99	25758	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000145 P/R Feb	9246.00	"	0.00	" 18.00	7581.72
DLDB-1	04/16/99	25571	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC38899 P/R Feb	10453.00	8/1/98	0.00	8/1/99 18.00	8571.46
JERR-1	04/16/99	25755	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000172 P/R Feb	338.41	1/1/99	0.00	1/1/00 16.00	284.26
ASFAR1	04/16/99	25551	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38874 P/R Feb	2824.17	7/1/98	0.00	7/1/99 18.00	2315.82
JJIB-1	04/16/99	25746	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000142 P/R Feb	27475.00	7/1/98	0.00	7/1/99 18.00	22529.50
JJIB-1	04/16/99	25747	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000142 P/R Feb	1237.00	"	0.00	" 18.00	1014.34
JJIB-1	04/16/99	25748	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000142 P/R Feb	2556.00	"	0.00	" 18.00	2095.92
JJIB-1	04/16/99	25749	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000142 P/R Feb	468.00	"	0.00	" 18.00	383.76
DLID-1	04/16/99	25591	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38861 P/R Feb	13508.90	4/1/98	0.00	4/1/99 18.00	11077.30
DLID-2	04/16/99	25949	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000117 P/R Feb	2501.38	4/1/98	0.00	4/1/99 18.00	2051.13
DLID-2	04/16/99	26517	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000117 P/R MAR	2354.55	"	0.00	" 18.00	1930.73
DWEL-1	04/16/99	25573	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000173 P/R Feb	1542.52	1/1/99	0.00	1/1/00 16.00	1295.72
JENE-1	04/16/99	23690	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000	1254.00	"	0.00	16.00	1033.36
JENE-1	04/16/99	23691	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000	62.00	"	0.00	0.00	62.00
JENE-1	04/16/99	25955	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000	1254.00	"	0.00	16.00	1033.36
JENE-1	04/16/99	25956	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000	62.00	"	0.00	0.00	62.00
DSAN-1	04/16/99	22045	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000166 DEPOSIT	10169.00	11/30/98	0.00	11/30/99 18.00	8338.58
DSAN-1	04/16/99	22046	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000166 TAXES: FEES	586.00	"	0.00	" 0.00	586.00
DSAN-1	04/16/99	25527	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000166 P/R Feb	5761.02	"	0.00	" 18.00	4724.04
DSAN-1	04/16/99	25566	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000166 P/R JAN	6082.13	"	0.00	" 18.00	4987.35
DSAN-1	04/16/99	25567	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000166 P/R DEC	9414.43	"	0.00	" 18.00	7719.23
JNAF-1	04/16/99	25590	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38888 P/R Feb	401.00	7/1/98	0.00	7/1/99 18.00	328.82
JNAF-1	04/16/99	25598	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38888 P/R JAN	528.00	"	0.00	" 18.00	432.96
VASC-1	04/16/99	25532	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000164 P/R Feb	8044.92	11/1/98	0.00	11/1/99 18.00	6596.83
HANZA-1	04/16/99	22836	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000188 Down Pmt	13298.00	1/1/99	0.00	1/1/00 16.00	11170.32
HANZA-1	04/16/99	22837	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000188 TAXES: FEES	694.00	"	0.00	" 0.00	694.00
HANZA-1	04/16/99	24052	4 1 1	CPY	FWOR	04/16/99	APR99	A	W205000188 Feb Install	11968.50	"	0.00	" 16.00	10053.54
ARTI-1	04/16/99	25449	4 1 1	CPY	FWOR	04/16/99	APR99	A	WC 38884 P/R Feb	3619.16	7/1/98	0.00	7/1/99 18.00	2967.71

PAID STATEMENTS REPORT

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Date: 04/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001828

Dist #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
ACGRA-1	04/16/99	23692	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000196 DEPOSIT	656.00	1/1/99	0.00	1/1/0015.65	553.34
ACGRA-1	04/16/99	23693	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000196 TAXES: Feds	32.00	"	0.00	" 0.00	32.00
ALLV-1	04/16/99	24932	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000002 MacInstall	2507.66	7/1/98	0.00	7/1/9918.00	2056.28
ANISH-1	04/16/99	25462	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38883 P/R FEO	2475.73	7/1/98	0.00	7/1/9918.00	2030.10
ATUR-3	04/16/99	25204	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000194 DO P/R FEO	1.00	1/1/99	0.00	1/1/00 16.00	0.84
ATUR-3	04/16/99	25476	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000194 DO P/R FEO	3091.20	"	0.00	" 16.00	2596.61
ORTH-2	04/16/99	25593	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38862 P/R FEO	48622.60	4/1/98	0.00	4/1/9918.00	39870.53
OWAL-2	04/16/99	25851	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000149 JAN P/R	50000.00	7/1/98	0.00	7/1/9918.00	41000.00
PACBER	04/16/99	25745	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000141 P/R FEO	13960.26	7/1/98	0.00	7/1/9918.00	11447.41
PHMC-1	04/16/99	25537	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38875 P/R FEO	321.24	"	0.00	" 18.00	263.42
PHMC-1	04/16/99	25596	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38875 P/R FEO	247.14	"	0.00	" 18.00	202.65
POPLA-1	04/16/99	24362	4 1 1	CPY FWCR	04/16/99	APR99	A	WC38900 P/R JAN	2248.00	8/1/98	0.00	8/1/9918.00	1843.36
POPLA-1	04/16/99	25584	4 1 1	CPY FWCR	04/16/99	APR99	A	WC38900 P/R FEO	3857.00	"	0.00	" 18.00	3162.74
PROGR-1	04/16/99	25458	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000161 P/R FEO	105.97	1/1/98	0.00	1/1/9918.00	86.90
RANCH-1	04/16/99	25461	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38895 P/R FEO	6190.73	7/1/98	0.00	7/1/9918.00	5076.40
RANCH-2	04/16/99	25455	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000163 P/R FEO	95.26	1/1/98	0.00	1/1/9918.00	78.11
RANCH-2	04/16/99	26617	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000163 P/R MAR	169.38	"	0.00	" 18.00	138.89
RIOFA-1	04/16/99	22838	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 DEPOSIT	43477.00	1/1/99	0.00	1/1/0015.65	152.17
RIOFA-1	04/16/99	24172	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R JAN	384.38	"	0.00	" 15.65	1.34
RIOFA-1	04/16/99	24191	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R JAN	1224.49	"	0.00	" 15.65	4.29
RIOFA-1	04/16/99	24318	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R JAN	8950.16	"	0.00	" 15.65	31.33
RIOFA-1	04/16/99	24320	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R JAN	8952.57	"	0.00	" 15.65	31.33
RIOFA-1	04/16/99	24339	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R JAN	1251.84	"	0.00	" 15.65	4.38
RIOFA-1	04/16/99	25447	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R FEO	10134.39	"	0.00	" 15.65	8548.36
RIOFA-1	04/16/99	25528	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R FEO	8637.74	"	0.00	" 15.65	7285.93
RIOFA-1	04/16/99	25962	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R FEO	1455.90	"	0.00	" 15.65	1228.05
RIOFA-1	04/16/99	26160	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000189 P/R FEO	1448.64	"	0.00	" 15.65	1221.93
RICME-1	04/16/99	25443	4 1 1	CPY FWCR	04/16/99	APR99	A	WC38901 P/R FEO	2288.64	8/1/98	0.00	8/1/9918.00	1876.66
RUBYP-1	04/16/99	23024	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000187 DEPOSIT	13232.00	1/1/99	0.00	1/1/0015.65	46.31
RUBYP-1	04/16/99	24872	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000187 P/R JAN	1208.90	"	0.00	" 15.65	4.23
RUBYP-1	04/16/99	25487	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000187 P/R FEO	1354.67	"	0.00	" 15.65	1142.66
SAFAR-1	04/16/99	25452	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000162 P/R FEO	230.57	1/1/98	0.00	1/1/9918.00	189.07
SAFAR-1	04/16/99	25454	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000162 P/R FEO	10.02	"	0.00	" 0.00	10.02
SANTA-1	04/16/99	26157	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000143 P/R MAR	1810.80	7/1/98	0.00	7/1/9918.00	1484.86
SANTA-1	04/16/99	25585	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38887 P/R FEO	1155.65	"	0.00	" 18.00	947.63
SHARE-1	04/16/99	25450	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000170 P/R FEO	4696.14	1/1/99	0.00	1/1/0016.00	3944.76
SWISS-1	04/16/99	24851	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38891 P/R JAN	2292.88	7/1/98	0.00	7/1/9918.00	1880.16
TIERR-1	04/16/99	25947	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000165 FEO P/R	11893.91	1/1/98	0.00	1/1/9918.00	9753.01
VALLE-1	04/16/99	26180	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000140 P/R FEO	3917.00	7/1/98	0.00	7/1/9918.00	3211.94
WATSO-1	04/16/99	24054	4 1 1	CPY FWCR	04/16/99	APR99	A	W205000175 FEO Install	5253.33	1/1/99	0.00	1/1/0016.00	4412.80
WAMM-1	04/16/99	25554	4 1 1	CPY FWCR	04/16/99	APR99	A	WC 38898 P/R FEO	419.97	8/1/98	0.00	8/1/9918.00	344.56

Statement total

380235.26

PAID STATEMENTS REPORT

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004420

Date: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001707

Inst #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
OWAL-2	02/18/99	23732	4 1 1	CPY FWCR	02/18/99	FEB99	A	W05000000 P/R 12/18/98	69608.53	0.00	18.00	57078.99
OWAL-2	02/18/99	23734	4 1 1	CPY FWCR	02/18/99	FEB99	A	W05000000 P/R 11/1/98	48900.00	0.00	18.00	40098.00
OWAL-2	02/18/99	23735	4 1 1	CPY FWCR	02/18/99	FEB99	A	W05000000 P/R 12/18/98	4003.56	0.00	18.00	3282.92
OWAL-2	02/18/99	23736	4 1 1	CPY FWCR	02/18/99	FEB99	A	W05000000 P/R 12/18/98	865.31	0.00	18.00	709.55
ROGR-1	02/18/99	23130	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000161 P/R 12/18/98	987.99	0.00	18.00	810.15
ROGR-1	02/18/99	23660	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000161	-79.04	0.00	18.00	-64.81
AFAR-1	02/18/99	23118	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000162	888.61	0.00	18.00	728.66
ANCH-2	02/18/99	23131	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000163	991.55	0.00	18.00	813.07
ANCH-2	02/18/99	23663	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000163	-79.32	0.00	18.00	-65.04
AASC-1	02/18/99	23737	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000164	5451.78	0.00	18.00	4470.46
TERR-1	02/18/99	23746	4 1 1	CPY FWCR	02/18/99	FEB99	A	W050000165	12424.78	0.00	18.00	10188.32
CLID-1	02/18/99	23100	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38861	14786.43	0.00	18.00	12124.87
CLID-1	02/18/99	23218	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38861	-591.46	0.00	18.00	-485.00
CRTH-2	02/18/99	23099	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38862	53279.58	0.00	18.00	43689.26
CRTH-2	02/18/99	23216	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38862	-2131.18	0.00	18.00	-1747.57
CLID-2	02/18/99	23658	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38863	-648.84	0.00	18.00	-532.05
CLID-2	02/18/99	23730	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38863	2414.11	0.00	18.00	1979.57
ULFI-1	02/18/99	24198	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38869	10350.00	0.00	18.00	8487.00
CUNT-7	02/18/99	23704	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38873	1159.26	0.00	18.00	950.59
ASFAR1	02/18/99	23728	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38874	2670.76	0.00	18.00	2190.02
YIMC-1	02/18/99	22750	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38875	329.26	0.00	18.00	269.99
YIMC-1	02/18/99	23739	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38875	181.24	0.00	18.00	148.62
ONFAR1	02/18/99	23091	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38877	1866.00	0.00	18.00	1550.12
HANB-1	02/18/99	23097	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38878	349.00	0.00	18.00	286.18
SHA-1	02/18/99	18185	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	10838.00	0.00	18.00	8887.16
SHA-1	02/18/99	19314	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	1907.93	0.00	18.00	1564.50
SHA-1	02/18/99	23703	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	4314.74	0.00	18.00	3538.09
SHA-1	02/18/99	23705	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	7763.18	0.00	18.00	6365.81
SHA-1	02/18/99	23706	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	1048.17	0.00	18.00	859.50
ASPE-1	02/18/99	23102	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38882	886.85	0.00	18.00	727.22
VISH-1	02/18/99	23096	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38883	2986.29	0.00	18.00	2448.76
RTI-1	02/18/99	23127	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38884	1146.43	0.00	18.00	940.07
ANTA-1	02/18/99	22777	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38887	246.18	0.00	18.00	201.87
NAF-1	02/18/99	23095	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38888	526.00	0.00	18.00	431.32
ENXN-1	02/18/99	23109	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38889	3522.50	0.00	18.00	2888.45
LIB-1	02/18/99	23729	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	35238.00	0.00	18.00	28895.16
LIB-1	02/18/99	23741	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	3005.00	0.00	18.00	2464.10
LIB-1	02/18/99	23742	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	1739.00	0.00	18.00	1425.98
LIB-1	02/18/99	23750	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38890	664.00	0.00	18.00	544.48
ALLE-1	02/18/99	23749	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38893	5379.74	0.00	18.00	4411.39
ILIP-1	02/18/99	23122	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38894	2443.10	0.00	18.00	2003.34
AMS-3	02/18/99	23094	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38896	132.90	0.00	18.00	108.98
HAM-1	02/18/99	23098	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38898	480.74	0.00	18.00	384.24
SHA-1	02/18/99	18186	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	4335.00	0.00	0.00	4335.00
SHA-1	02/18/99	18187	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38881	7625.00	0.00	0.00	825.00

THIS SHOULD BE WENT TO
DISTRICT I WILL NEXT STAT

A I D . S T A T E M E N T S R E P O R T

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004421

ate: 02/18/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001707

Trn #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
NCH-1	02/18/99	22154	4 1 1	CPY FWCR	02/18/99	FEB99	A	WC 38895	205.97	7/1/98	0.00	97 0.00	205.97
LLV-1	02/18/99	22790	4 1 1	CPY FWCR	02/18/99	FEB99	A	W20500002 3/2 11/98	2507.66	7/1/98	0.00	27 18.00	2050.28
Statement total												263264.51	

SHOULD HAVE COME TO
 PAYMENT WERE DEDUCT
 NEXT

PAID STATEMENTS REPORT

003900

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001885

Cust #	Trn Date	Itm #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
JACOB-1	05/14/99	24879	1 1 1	CPY	SCRK	05/14/99	MAY99	A	T80	1221.90	11/179	0.00	1159.71
JACOB-1	05/14/99	24880	1 1 1	CPY	SCRK	05/14/99	MAY99	A	T80	58.00	"	0.00	58.00
KRANS-1	05/14/99	26177	1 1 1	CPY	SCRK	05/14/99	MAY99	A	W202300013	1499.86	"	0.00	1349.86
Statement total													2507.5

DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/12:0

NO.

000405

4055

PAY

TOTAL THOUSAND FIVE HUNDRED SEVEN DOLLARS and 58 CENTS

AMOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

05/14/99

92,507.58*

TRUST CHECKING ACCOUNT

Julie A. Brugton

004055 1120003581 01209004054

PAID STATEMENTS REPORT

0003898

Page 7

Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001884

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-4	05/14/99	25526	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300020	6276.92	21/1/99	0.00	5649.21
ADAMS-4	05/14/99	26165	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300020	6043.95	21/1/99	0.00	5439.53
FURIA-1	05/14/99	25484	1 1 1	CPY WORK	05/14/99	MAY99	A	T80	616.72	21/1/99	0.00	555.03
FURIA-1	05/14/99	27312	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300031	759.04	21/1/99	0.00	683.11
JERIC-1	05/14/99	26919	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300051	832.45	21/1/99	0.00	749.21
SATIC-1	05/14/99	25564	1 1 1	CPY WORK	05/14/99	MAY99	A	T80	15581.00	21/1/99	0.00	14022.81
SATIC-1	05/14/99	26636	1 1 1	CPY WORK	05/14/99	MAY99	A	T80	41136.00	21/1/99	0.00	37022.41
SUMIT-2	05/14/99	26941	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300004	201983.60	21/1/99	0.00	181785.21
VALLE-8	05/14/99	26198	1 1 1	CPY WORK	05/14/99	MAY99	A	T80	1750.10	21/1/99	0.00	1575.03
VALLE-8	05/14/99	26199	1 1 1	CPY WORK	05/14/99	MAY99	A	T80	83.00	21/1/99	0.00	83.00
VALLE-8	05/14/99	27318	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300038	1493.75	21/1/99	0.00	1344.31
VEGPA-1	05/14/99	26189	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	57055.90	21/1/99	0.00	51350.31
VEGPA-1	05/14/99	26190	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	2682.00	21/1/99	0.00	2682.00
VEGPA-1	05/14/99	26191	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	1289.00	21/1/99	0.00	1289.00
VEGPA-1	05/14/99	27319	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	21282.07	21/1/99	0.00	19153.86
VEGPA-1	05/14/99	25759	1 1 1	CPY WORK	05/14/99	MAY99	A	W205000201	5212.00	21/1/99	0.00	4396.32

Statement total

327780.66



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

4054

0004054

PAY

DATE

AMOUNT

TOTAL HUNDRED TWENTY-SEVEN THOUSAND SEVEN HUNDRED EIGHTY DOLLARS and 66 CENTS
ORDER OF

05/14/99

9327,780.66*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Julie A. Bryerton

0004054 11-35/1210 0003898 0120 004054

323,384.34
4,396.32

PAID STATEMENTS REPORT

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001883

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
									Item	Issue	Exp	17205.1	
ADOBE-2	05/14/99	26546	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000171CA MAR P/R	17210.44	1/1/99	0.00	15.65	14517.01
ADOBE-2	05/14/99	26548	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000171AZ MAR P/R	3186.88	1/1/99	0.00	15.65	2688.13
BAR20-1	05/14/99	25494	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000184 Feb P/R	3129.26	"	0.00	15.65	2639.53
BAR20-1	05/14/99	27237	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000184 MAR P/R	3083.04	"	0.00	15.65	2600.54
COACH-1	05/14/99	26539	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000177 MAR P/R	16449.87	"	0.00	15.65	13875.47
COACH-1	05/14/99	26541	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000177 Feb P/R (ad)	953.52	"	0.00	15.65	804.29
COACH-1	05/14/99	26543	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000177 Jan P/R (ad)	818.23	"	0.00	15.65	690.18
CORON-1	05/14/99	27227	1 1 1	CPY FWCR	05/14/99	MAY99	A	W20500003 Mar P/R	336.92	1/1/99	0.00	18.00	276.27
CORON-1	05/14/99	24563	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000199AZ Deposit	1892.00	"	0.00	15.65	6.62
CORON-1	05/14/99	25781	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000199AZ Feb P/R	4246.89	"	0.00	15.65	14.86
CORON-1	05/14/99	25783	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000199AZ Jan P/R	5420.11	"	0.00	15.65	18.97
CORON-1	05/14/99	27225	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000199AZ Mar P/R	4141.91	"	0.00	15.65	3493.70
DESER-2	05/14/99	26925	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000121 Mar P/R	20527.49	7/1/98	0.00	18.00	16832.54
DUNLA-2	05/14/99	27324	1 1 1	CPY FWCR	05/14/99	MAY99	A	TBD Dec P/R	2859.86	1/1/99	0.00	18.00	2345.09
DUNLA-2	05/14/99	22885	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000179 Deposit	3636.00	"	0.00	15.65	12.73
DUNLA-2	05/14/99	24846	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000179 Jan P/R	2550.56	"	0.00	15.65	8.93
DUNLA-2	05/14/99	25951	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000179 Feb P/R	3864.60	"	0.00	15.65	13.53
DUNLA-2	05/14/99	27322	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000179 Mar P/R	6702.52	"	0.00	15.65	5653.58
FRESH-1	05/14/99	26167	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000181AZ Feb P/R	4423.88	1/1/99	0.00	15.65	53731.54
FRESH-1	05/14/99	26169	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000181CA Feb P/R	1339.15	1/1/99	0.00	15.65	1129.61
GEORG-3	05/14/99	26568	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000180 MAR P/R	1744.31	1/1/99	0.00	15.65	1471.33
GROWE-2	05/14/99	26923	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000122 MAR P/R	22581.88	7/1/98	0.00	18.00	18517.14
GROWE-2	05/14/99	26924	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000122 MAR P/R	2683.01	"	0.00	18.00	2200.07
GROWE-3	05/14/99	22887	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000178 DEPOSIT	4796.00	1/1/99	0.00	15.65	4045.43
GROWE-3	05/14/99	22888	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000178 "	246.00	"	0.00	0.00	246.00
GROWE-3	05/14/99	26535	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000178 Jan P/R	4023.40	"	0.00	15.65	3393.74
GROWE-3	05/14/99	27336	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000178 MAR P/R	3980.94	"	0.00	15.65	3357.92
GUDPA-1	05/14/99	26529	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000159 MAR P/R	3.34	9/30/98	0.00	18.00	2.74
GUDPA-1	05/14/99	26532	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000159 MAR P/R	86.15	"	0.00	18.00	70.64
GUDPA-1	05/14/99	27575	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000159 MAR P/R	1546.04	"	0.00	18.00	1267.75
GUDPA-1	05/14/99	27578	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000159 MAR P/R	832.97	"	0.00	18.00	683.04
KGMHA-1	05/14/99	24564	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000200AZ DEPOSIT	1200.00	1/1/99	0.00	15.65	4.20
KGMHA-1	05/14/99	25785	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000200AZ Feb P/R	3838.88	"	0.00	15.65	13.44
KGMHA-1	05/14/99	25789	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000200AZ Jan P/R	4558.58	"	0.00	15.65	15.95
KGMHA-1	05/14/99	27222	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000200AZ MAR P/R	3788.88	"	0.00	15.65	3195.92
MJSIN-1	05/14/99	27416	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000153 MAR P/R	17896.81	10/1/98	0.00	18.00	14675.38
NATUR-1	05/14/99	24336	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000183 JAN P/R	2502.23	1/1/99	0.00	15.65	8.76
NATUR-1	05/14/99	25474	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000183 Feb P/R	2228.86	"	0.00	15.65	7.80
NATUR-1	05/14/99	26921	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000183 MAR P/R	2623.57	"	0.00	15.65	2044.28
NATUR-4	05/14/99	26551	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000124 MAR P/R	9121.05	7/1/98	0.00	18.00	7479.26
NATUR-4	05/14/99	26927	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000124 MAR P/R	18532.75	"	0.00	18.00	5196.85
PRODU-2	05/14/99	22874	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000185 DEPOSIT	19329.00	1/1/99	0.00	15.65	4067.65
PRODU-2	05/14/99	25496	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000185 Feb P/R	21088.64	"	0.00	15.65	7788.27
PRODU-2	05/14/99	27235	1 1 1	CPY FWCR	05/14/99	MAY99	A	W 205000185 MAR P/R	20763.41	"	0.00	15.65	7513.94
V&LCO-1	05/14/99	26559	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000182 MAR P/R	559.12	1/1/99	0.00	15.65	454.75

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001887

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Paym
ADAMS-3	05/14/99	26164	4 1 1	CPY FWCR	05/14/99	MAY99	A	WC 38896	159.30	0.00	18.00	130.
BAGSH-1	05/14/99	24359	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000191	3747.46	0.00	15.65	13.
BAGSH-1	05/14/99	25541	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000191	1025.41	0.00	15.65	3.
BAGSH-1	05/14/99	26185	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000191	1216.95	0.00	15.65	1026.
BIENN-1	05/14/99	26184	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000130	4188.94	0.00	18.00	3434.
BJHAR-1	05/14/99	27303	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000132	2152.25	0.00	18.00	91764.
BJHAR-1	05/14/99	27305	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000132	4756.39	0.00	18.00	3900.
BJHAR-1	05/14/99	27307	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000132	7865.58	0.00	18.00	6449.
BJHAR-1	05/14/99	27309	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000132	7623.70	0.00	18.00	6251.
CARLY-1	05/14/99	22846	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000192	237.00	0.00	15.65	0.
CARLY-1	05/14/99	24356	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000192	327.40	0.00	15.65	1.
CARLY-1	05/14/99	25539	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000192	263.95	0.00	15.65	0.
CARLY-1	05/14/99	26187	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000192	321.25	0.00	15.65	270.
CASPE-1	05/14/99	26173	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000136	7523.29	0.00	18.00	6169.
CHANB-1	05/14/99	25944	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000144	7203.19	0.00	18.00	5906.
CONFAR-1	05/14/99	26639	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000139	6707.00	0.00	18.00	5499.
COUNT-7	05/14/99	26567	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000128	16200.24	0.00	18.00	13284.
CRUMH-1	05/14/99	22840	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000169	8519.00	0.00	15.65	7185.
CRUMH-1	05/14/99	22841	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000169	440.00	0.00	0.00	440.
CRUMH-1	05/14/99	25775	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000169	6605.99	0.00	15.65	23.
CRUMH-1	05/14/99	25777	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000169	6355.58	0.00	15.65	5360.
D&BHA-1	05/14/99	25750	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000135	2983.27	0.00	18.00	52446.
D&BHA-1	05/14/99	27398	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000135	5762.07	0.00	18.00	4724.
D&SPE-1	05/14/99	22868	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000190	12432.00	0.00	15.65	43.
D&SPE-1	05/14/99	24341	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000190	2329.44	0.00	15.65	8.
D&SPE-1	05/14/99	25582	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000190	2018.48	0.00	15.65	7.
D&SPE-1	05/14/99	26182	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000190	7623.12	0.00	15.65	6430.
DREIS-1	05/14/99	22842	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000174	10779.00	0.00	15.65	37.
DREIS-1	05/14/99	24163	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000174	14579.30	0.00	15.65	51.
DREIS-1	05/14/99	25533	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000174	9586.15	0.00	15.65	33.
DREIS-1	05/14/99	27568	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000174	10139.30	0.00	15.65	8552.
ECLIP-1	05/14/99	26181	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000136	13965.85	0.00	18.00	11452.
FUKUT-1	05/14/99	26637	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000134	9474.12	0.00	18.00	7768.
FULFI-1	05/14/99	27405	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000145	8926.00	0.00	18.00	7319.
GOLDB-1	05/14/99	27329	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000155	10946.00	0.00	18.00	8975.
GUERR-1	05/14/99	22844	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000172	9250.00	0.00	15.65	32.
GUERR-1	05/14/99	24874	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000172	409.66	0.00	15.65	1.
GUERR-1	05/14/99	25755	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000172	338.41	0.00	15.65	1.
GUERR-1	05/14/99	27325	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000172	289.43	0.00	15.65	244.
HASPAR-1	05/14/99	26156	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000137	5246.78	0.00	18.00	4302.
HIJIB-1	05/14/99	27234	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000142	3273.00	0.00	18.00	72683.
HIJIB-1	05/14/99	27239	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000142	1291.00	0.00	18.00	1052.
HIJIB-1	05/14/99	27240	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000142	487.00	0.00	18.00	399.
HIJIB-1	05/14/99	27241	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000142	24830.00	0.00	18.00	20360.
HOWEL-1	05/14/99	22896	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000173	1682.00	0.00	15.65	5.

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001887

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
KOWEL-1	05/14/99	24354	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000173 JAN PIR	1232.93	1/1/99	0.00 1/1/00 15.65	4.32
KOWEL-1	05/14/99	25573	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000173 FEB PIR	1542.52	"	0.00 " 15.65	5.40
KOWEL-1	05/14/99	26171	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000173 MAR PIR	1455.14	"	0.00 " 15.65	1396.11
LOSAN-1	05/14/99	26926	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000166 MAR PIR	5534.70	1/30/98	0.00 1/1/00 18.00	4538.45
LUNAF-1	05/14/99	26525	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000133 MAR PIR	271.00	7/1/98	0.00 7/1/99 18.00	222.22
MAASC-1	05/14/99	26563	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000164 MAR PIR	5496.37	1/1/98	0.00 1/1/99 18.00	4507.02
MANZA-1	05/14/99	25084	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000188 MAR Install	11968.50	1/1/99	0.00 1/1/00 18.00	10053.54
MARTI-1	05/14/99	26537	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000129 MAR PIR	7520.36	7/1/98	0.00 7/1/99 18.00	6166.70
MCGRA-1	05/14/99	26565	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000196 MAR PIR	282.45	1/1/99	0.00 1/1/00 15.65	238.25
MILLV-1	05/14/99	26241	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000150 April Install	2507.66	9/1/98	0.00 7/1/99 18.00	2056.28
MNISH-1	05/14/99	26556	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000131 MAR PIR	2545.46	7/1/98	0.00 7/1/99 18.00	2087.28
NATUR-3	05/14/99	22866	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000194 DEPOSIT	11089.00	1/1/99	0.00 1/1/00 15.65	38.81
NATUR-3	05/14/99	24181	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000194 JAN PIR	3601.80	"	0.00 " 15.65	12.61
NATUR-3	05/14/99	25476	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000194 Feb PIR	3091.20	"	0.00 " 15.65	10.82
NATUR-3	05/14/99	27316	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000194 DOMAR PIR	3557.64	"	0.00 " 15.65	3000.87
ODWAL-2	05/14/99	27224	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000149 Feb PIR	55000.00	9/1/98	0.00 7/1/99 18.00	45100.00
PACBER-1	05/14/99	27230	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000141 MAR PIR	21687.81	7/1/98	0.00 7/1/99 18.00	17784.00
PHINC-1	05/14/99	27328	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000138 MAR PIR	239.81	"	0.00 " 18.00	196.64
POPLA-1	05/14/99	26174	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000157 MAR PIR	1587.00	8/1/98	0.00 5/1/99 18.00	1301.34
PROGR-1	05/14/99	26600	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000161 MAR PIR	264.85	1/1/99	0.00 1/1/00 18.00	20217.18
PROGR-1	05/14/99	26601	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000161 MAR PIR	11.52	"	0.00 " 0.00	11.52
RIOFA-1	05/14/99	26158	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000189 MAR PIR	2576.96	1/1/99	0.00 1/1/00 15.65	2004.97
RIOFA-1	05/14/99	26523	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000189 MAR PIR	12319.11	"	0.00 " 15.65	10391.17
RIOFA-1	05/14/99	26554	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000189 MAR PIR	1538.35	"	0.00 " 15.65	1297.60
RIOFA-1	05/14/99	27420	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000189 MAR PIR	1605.26	"	0.00 " 15.65	1354.02
RICHE-1	05/14/99	26550	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000158 MAR PIR	3927.00	8/1/98	0.00 8/1/99 18.00	3220.14
RUBYF-1	05/14/99	26521	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000187 MAR PIR	2842.50	1/1/99	0.00 1/1/00 15.65	2397.65
SAFAR-1	05/14/99	26620	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000162 MAR PIR	317.14	1/1/98	0.00 1/1/99 18.00	260.05
SHARE-1	05/14/99	22812	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000170 DEPOSIT	6078.00	1/1/99	0.00 1/1/00 15.65	21.27
SHARE-1	05/14/99	24145	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000170 JAN PIR	5404.16	"	0.00 " 15.65	18.92
SHARE-1	05/14/99	25450	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000170 Feb PIR	4696.14	"	0.00 " 15.65	16.43
SHARE-1	05/14/99	27338	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000170 MAR PIR	5476.64	"	0.00 " 15.65	4619.55
SWISS-1	05/14/99	25469	4 1 1	CPY FWOR	05/14/99	MAY99	A	WC 38891 Feb PIR	1618.25	7/1/98	0.00 7/1/99 18.00	1326.96
TIERR-1	05/14/99	27413	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000165 MAR PIR	10826.64	1/1/99	0.00 1/1/99 18.00	8877.84
VALLE-1	05/14/99	27311	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000140 MAR PIR	2955.66	7/1/98	0.00 7/1/99 18.00	2423.64
WATSO-1	05/14/99	22891	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000175 Down Pmt	5253.00	1/1/99	0.00 1/1/00 15.65	18.39
WATSO-1	05/14/99	24054	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000175 Feb Install	5253.33	"	0.00 " 15.65	18.38
WATSO-1	05/14/99	25085	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000175 MAR Install	5253.33	"	0.00 " 15.65	4431.18
YAMAM-1	05/14/99	26638	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000146 MAR PIR	670.66	7/1/98	0.00 7/1/99 18.00	549.94

Statement total

296256.30

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295

ROSEVILLE, CA 95661

(916) 773-0206



BANK OF AMERICA

Roseville Main Office #0120

2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

004173

NO.

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PAY

DATE

AMOUNT

TO FIVE HUNDRED NINETY-SIX THOUSAND TWO HUNDRED FIFTY-SIX DOLLARS and 30 CENTS
ORDER OF

05/14/99

\$296,256.30*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

THE REVERSE SIDE OF THIS DOCUMENT CONTAINS AN ARTIFICIAL WATERMARK. HOLD TO ANGLE TO VIEW.

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000202
202

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-200 -FRR	05/14/99			STATEMENT # 001887	296256.30	
				Total -	296256.30	

PAID STATEMENTS REPORT

004174

Page

Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001884

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Pay
ADAMS-4	05/14/99	25526	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300020	6276.92	21/1/99	0.00	21/1/00 10.00
ADAMS-4	05/14/99	26165	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300020	6043.95	21/1/99	0.00	21/1/00 10.00
FURIA-1	05/14/99	25484	1 1 1	CPY WORK	05/14/99	MAY99	A	TBD	616.72	21/1/99	0.00	21/1/00 10.00
FURIA-1	05/14/99	27312	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300031	759.04	"	0.00	" 10.00
JERIC-1	05/14/99	26919	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300051	832.45	1/1/99	0.00	1/1/00 10.00
SATIC-1	05/14/99	25564	1 1 1	CPY WORK	05/14/99	MAY99	A	TBD	15581.00	"	0.00	" 10.00
SATIC-1	05/14/99	26636	1 1 1	CPY WORK	05/14/99	MAY99	A	TBD	41136.00	"	0.00	" 10.00
SUMIT-2	05/14/99	24941	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300004	201983.60	"	0.00	" 10.00
VALLE-8	05/14/99	26198	1 1 1	CPY WORK	05/14/99	MAY99	A	TBD	1750.10	3/1/99	0.00	3/1/00 10.00
VALLE-8	05/14/99	26199	1 1 1	CPY WORK	05/14/99	MAY99	A	TBD	83.00	"	0.00	" 0.00
VALLE-8	05/14/99	27318	1 1 1	CPY WORK	05/14/99	MAY99	A	W202300038	1493.75	"	0.00	" 10.00
VEGPA-1	05/14/99	26189	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	57055.90	"	0.00	" 10.00
VEGPA-1	05/14/99	26190	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	2682.00	"	0.00	" 0.00
VEGPA-1	05/14/99	26191	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	1289.00	"	0.00	" 0.00
VEGPA-1	05/14/99	27319	1 1 1	CPY WORK	05/14/99	MAY99	A	W 202300037	21282.07	"	0.00	" 10.00
VEGPA-1	05/14/99	25759	1 1 1	CPY WORK	05/14/99	MAY99	A	W205000201	5212.00	"	0.00	" 15.65

Statement total

327780.66



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #C120
2221 Douglas Blvd., Roseville, CA 95661

11/35/1210

NO

0004054

4054

PAY

DATE

AMOUNT

TOTAL HUNDRED TWENTY-SEVEN THOUSAND SEVEN HUNDRED EIGHTY DOLLARS AND 66 CENTS
ORDER OF

05/14/99

327,780.66*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Julie A. Bryerton

0004054 11210003561 01209004054

Unpaid
6
323,384.34
4,396.32

PAID STATEMENTS REPORT

006886

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001883

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADOSE-2	05/14/99	26546	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000171CA MAR PIR	17210.44	0.00	15.65	14517.01
ADOSE-2	05/14/99	26548	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000171AZ MAR PIR	3186.88	0.00	15.65	2688.13
BARZO-1	05/14/99	25494	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000184 FEB PIR	3129.26	0.00	15.65	2639.53
BARZO-1	05/14/99	27237	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000184 MAR PIR	3083.04	0.00	15.65	2600.54
COACH-1	05/14/99	26539	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000177 MAR PIR	16449.87	0.00	15.65	13875.47
COACH-1	05/14/99	26541	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000177 FEB PIR	953.52	0.00	15.65	804.29
COACH-1	05/14/99	26543	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000177 Jan PIR	818.23	0.00	15.65	690.18
CORON-1	05/14/99	27227	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000003 Mar PIR	336.92	0.00	18.00	276.27
CORON-1	05/14/99	24563	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000199AZ Deposit	1892.00	0.00	15.65	6.62
CORON-1	05/14/99	25781	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000199AZ Feb PIR	4246.89	0.00	15.65	14.86
CORON-1	05/14/99	25783	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000199AZ Jan PIR	5420.11	0.00	15.65	18.97
CORON-1	05/14/99	27225	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000199AZ Mar PIR	4141.91	0.00	15.65	3493.70
DESER-2	05/14/99	26925	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000121 Mar PIR	20527.49	0.00	18.00	16832.54
DUNLA-2	05/14/99	27324	1 1 1	CPY FWOR	05/14/99	MAY99	A	TBD Dec PIR	2859.86	0.00	18.00	2345.09
DUNLA-2	05/14/99	22885	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000179 Deposit	3636.00	0.00	15.65	12.73
DUNLA-2	05/14/99	24846	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000179 Jan PIR	2550.56	0.00	15.65	8.93
DUNLA-2	05/14/99	25951	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000179 Feb PIR	3864.60	0.00	15.65	13.53
DUNLA-2	05/14/99	27322	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000179 Mar PIR	6702.52	0.00	15.65	5653.58
FRESH-1	05/14/99	26167	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000181AZ Feb PIR	4423.88	0.00	15.65	33731.54
FRESH-1	05/14/99	26169	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000181CA Feb PIR	1339.19	0.00	15.65	1129.61
GEORQ-3	05/14/99	26568	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000180 MAR PIR	1744.31	0.00	15.65	1471.33
GROVE-2	05/14/99	26923	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000122 MAR PIR	22581.88	0.00	18.00	18517.14
GROVE-2	05/14/99	26924	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000122 MAR PIR	2683.01	0.00	18.00	2200.07
GROVE-3	05/14/99	22887	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000178 DEPOSIT	4796.00	0.00	15.65	4045.43
GROVE-3	05/14/99	22888	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000178	246.00	0.00	0.00	246.00
GROVE-3	05/14/99	26535	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000178 Jan PIR	4023.40	0.00	15.65	3393.74
GROVE-3	05/14/99	27336	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000178 MAR PIR	3980.94	0.00	15.65	3357.92
GUOPA-1	05/14/99	26529	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000159 MAR PIR	5.34	0.00	18.00	2.74
GUOPA-1	05/14/99	26532	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000159 MAR PIR	86.15	0.00	18.00	70.64
GUOPA-1	05/14/99	27575	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000159 MAR PIR	1546.04	0.00	18.00	1267.75
GUOPA-1	05/14/99	27578	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000159 MAR PIR	832.97	0.00	18.00	683.04
KGMHA-1	05/14/99	24564	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000200AZ DEPOSIT	1200.00	0.00	15.65	4.20
KGMHA-1	05/14/99	25785	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000200AZ Feb PIR	3838.88	0.00	15.65	13.44
KGMHA-1	05/14/99	25789	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000200AZ Jan PIR	4558.58	0.00	15.65	15.95
KGMHA-1	05/14/99	27222	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000200AZ MAR PIR	3788.88	0.00	15.65	3195.92
MJSIN-1	05/14/99	27416	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000153 MAR PIR	17896.81	0.00	18.00	14675.38
NATUR-1	05/14/99	24336	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000183 JAN PIR	2502.23	0.00	15.65	8.76
NATUR-1	05/14/99	25474	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000183 Feb PIR	2228.86	0.00	15.65	7.80
NATUR-1	05/14/99	26921	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000183 MAR PIR	2423.57	0.00	15.65	2044.28
NATUR-4	05/14/99	26551	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000124 MAR PIR	9121.05	0.00	18.00	7479.26
NATUR-4	05/14/99	26927	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000124 MAR PIR	18532.75	0.00	18.00	15196.85
PRODU-2	05/14/99	22874	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000185 DEPOSIT	19329.30	0.00	15.65	17788.27
PRODU-2	05/14/99	25496	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000185 Feb PIR	21028.64	0.00	15.65	17788.27
PRODU-2	05/14/99	27235	1 1 1	CPY FWOR	05/14/99	MAY99	A	W 205000185 MAR PIR	20763.51	0.00	15.65	17788.27
VALCO-1	05/14/99	26559	1 1 1	CPY FWOR	05/14/99	MAY99	A	W205000182 MAR PIR	539.12	0.00	15.65	454.75

PAID STATEMENTS REPORT

006887

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001883

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Paymer	
VEGPA-1	05/14/99	27320	1 1 1	CPY FWCR	05/14/99	MAY99	A	W205000201	11038.81	3/1/99	0.00	3/1/0015.65	9311.2
Statement total												194386.5	



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

000405

4053

PAY

FOUR HUNDRED NINETY-FOUR THOUSAND THREE HUNDRED EIGHTY-SIX DOLLARS and 61 CENTS
ORDER OF

DATE

AMOUNT

05/14/99

9194,386.61

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Julie A. Bryerton

004053 11210005581 0120904054

006877

PAID STATEMENTS REPORT

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Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001887

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-3	05/14/99	26164	4 1 1	CPY FWOR	05/14/99	MAY99	A	WC 38896	159.30	0.00	18.00	130.63
BAGSH-1	05/14/99	24359	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000191	3747.46	0.00	15.65	13.11
BAGSH-1	05/14/99	25541	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000191	1025.41	0.00	15.65	3.59
BAGSH-1	05/14/99	26185	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000191	1216.95	0.00	15.65	1026.50
BIENN-1	05/14/99	26184	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000130	4188.94	0.00	18.00	3434.93
BJHAR-1	05/14/99	27303	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000132	2152.25	0.00	18.00	1764.84
BJHAR-1	05/14/99	27305	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000132	4756.39	0.00	18.00	3900.24
BJHAR-1	05/14/99	27307	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000132	7865.58	0.00	18.00	6449.78
BJHAR-1	05/14/99	27309	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000132	7623.70	0.00	18.00	6251.43
CARLY-1	05/14/99	22846	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000192	237.00	0.00	15.65	0.83
CARLY-1	05/14/99	24356	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000192	327.40	0.00	15.65	1.14
CARLY-1	05/14/99	25539	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000192	263.95	0.00	15.65	0.92
CARLY-1	05/14/99	26187	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000192	321.25	0.00	15.65	270.97
CASPE-1	05/14/99	26173	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000136	7523.29	0.00	18.00	6169.10
CHANB-1	05/14/99	25944	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000144	7203.19	0.00	18.00	5906.62
CONFAR	05/14/99	26639	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000139	6707.00	0.00	18.00	5499.74
COUNT-7	05/14/99	26567	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000128	16200.24	0.00	18.00	13284.20
CRUMM-1	05/14/99	22840	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000169	8519.00	0.00	15.65	7185.78
CRUMM-1	05/14/99	22841	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000169	440.00	0.00	0.00	440.00
CRUMM-1	05/14/99	25775	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000169	6605.99	0.00	15.65	23.12
CRUMM-1	05/14/99	25777	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000169	6355.58	0.00	15.65	5360.93
D&BHA-1	05/14/99	25750	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000135	2983.27	0.00	18.00	2446.28
D&BHA-1	05/14/99	27398	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000135	5762.07	0.00	18.00	4724.90
DBSPE-1	05/14/99	22868	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000190	12432.00	0.00	15.65	43.51
DBSPE-1	05/14/99	24341	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000190	2329.44	0.00	15.65	8.15
DBSPE-1	05/14/99	25582	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000190	2018.48	0.00	15.65	7.07
DBSPE-1	05/14/99	26182	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000190	7623.12	0.00	15.65	6430.10
DREIS-1	05/14/99	22842	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000174	10779.00	0.00	15.65	37.73
DREIS-1	05/14/99	24163	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000174	14579.30	0.00	15.65	51.03
DREIS-1	05/14/99	25533	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000174	9586.15	0.00	15.65	33.55
DREIS-1	05/14/99	27568	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000174	10139.30	0.00	15.65	8552.50
ECLIP-1	05/14/99	26181	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000156	13965.85	0.00	18.00	11452.00
FUKUT-1	05/14/99	26637	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000134	9474.12	0.00	18.00	7768.78
FULFI-1	05/14/99	27405	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000145	8926.00	0.00	18.00	7319.32
GOLDB-1	05/14/99	27329	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000155	10946.00	0.00	18.00	8975.72
GUERR-1	05/14/99	22844	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000172	9250.00	0.00	15.65	32.37
GUERR-1	05/14/99	24874	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000172	409.66	0.00	15.65	1.44
GUERR-1	05/14/99	25755	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000172	338.41	0.00	15.65	1.19
GUERR-1	05/14/99	27325	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000172	289.43	0.00	15.65	244.13
HASPAR	05/14/99	26156	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000137	5246.78	0.00	18.00	4302.36
HILIB-1	05/14/99	27234	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000142	3273.00	0.00	18.00	2683.36
HILIB-1	05/14/99	27239	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000142	291.00	0.00	18.00	1058.62
HILIB-1	05/14/99	27240	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000142	487.00	0.00	18.00	399.34
HILIB-1	05/14/99	27241	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000142	24830.00	0.00	18.00	20360.60
HOKEL-1	05/14/99	22896	4 1 1	CPY FWOR	05/14/99	MAY99	A	W205000173	682.00	0.00	15.65	5.39

CUT = 157

PAID STATEMENTS REPORT

Page 2

Date: 05/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001887

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	S	Policy #	Amount	Net Prem	Commission	Payment	
HOWEL-1	05/14/99	24354	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000173 JAN PIR	1232.93	1/1/99	0.00	15.65	4.32
HOWEL-1	05/14/99	25573	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000173 Feb PIR	1542.52	"	0.00	15.65	5.40
HOWEL-1	05/14/99	26171	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000173 MAR PIR	1655.14	"	0.00	15.65	1396.11
LOSAN-1	05/14/99	26926	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000166 MAR PIR	5534.70	1/30/98	0.00	18.00	4538.45
LUNAF-1	05/14/99	26525	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000133 MAR PIR	271.00	7/1/93	0.00	18.00	222.22
HAASC-1	05/14/99	26563	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000164 MAR PIR	5496.37	1/1/93	0.00	18.00	4507.02
HANZA-1	05/14/99	25084	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000188 MAR Install	11968.50	1/1/99	0.00	16.00	10053.54
HARTI-1	05/14/99	26537	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000129 MAR PIR	7520.36	7/1/93	0.00	18.00	6166.70
MCGRA-1	05/14/99	26565	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000196 MAR PIR	282.45	1/1/99	0.00	15.65	238.25
MILLV-1	05/14/99	26241	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000150 April Install	2507.66	9/1/98	0.00	18.00	2056.28
MNISH-1	05/14/99	26556	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000131 MAR PIR	2545.46	7/1/98	0.00	18.00	2087.28
NATUR-3	05/14/99	22866	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000194 DEPOSIT	11089.00	1/1/99	0.00	15.65	38.81
NATUR-3	05/14/99	24181	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000194 JAN PIR	3601.80	"	0.00	15.65	12.61
NATUR-3	05/14/99	25476	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000194 DO Feb PIR	3091.20	"	0.00	15.65	10.82
NATUR-3	05/14/99	27316	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000194 DOMAR PIR	3557.64	"	0.00	15.65	3000.87
GCWAL-2	05/14/99	27224	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000149 Feb PIR	55000.00	7/1/98	0.00	18.00	45100.00
PACBER1	05/14/99	27230	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000141 MAR PIR	21687.81	7/1/98	0.00	18.00	17784.00
PRIMC-1	05/14/99	27328	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000138 MAR PIR	239.81	"	0.00	18.00	196.64
POPLA-1	05/14/99	26174	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000157 MAR PIR	1587.00	8/1/93	0.00	18.00	1301.34
PROGR-1	05/14/99	26600	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000161 MAR PIR	264.85	1/1/99	0.00	18.00	217.18
PROGR-1	05/14/99	26601	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000161 MAR PIR	22.52	"	0.00	18.00	11.52
RIOFA-1	05/14/99	26158	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000189 MAR PIR	2376.96	1/1/99	0.00	15.65	2004.97
RIOFA-1	05/14/99	26523	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000189 MAR PIR	12319.11	"	0.00	15.65	10391.17
RIOFA-1	05/14/99	26554	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000189 MAR PIR	1538.35	"	0.00	15.65	1297.60
RIOFA-1	05/14/99	27420	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000189 MAR PIR	1605.24	"	0.00	15.65	1354.02
RIGME-1	05/14/99	26550	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000158 MAR PIR	3927.00	8/1/98	0.00	18.00	3220.14
RUBYF-1	05/14/99	26521	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000187 MAR PIR	2842.50	1/1/99	0.00	15.65	2397.65
SAFAR-1	05/14/99	26620	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000162 MAR PIR	317.14	1/1/98	0.00	18.00	260.05
SHARE-1	05/14/99	22812	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000170 DEPOSIT	6078.00	1/1/99	0.00	15.65	21.27
SHARE-1	05/14/99	24145	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000170 JAN PIR	5404.16	"	0.00	15.65	18.92
SHARE-1	05/14/99	25450	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000170 Feb PIR	4696.14	"	0.00	15.65	16.43
SHARE-1	05/14/99	27338	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000170 MAR PIR	5476.64	"	0.00	15.65	4619.55
SWISS-1	05/14/99	25469	4 1 1	CPY FWCR	05/14/99	MAY99	A	WC 38891 FEB PIR	1618.25	7/1/98	0.00	18.00	1326.96
TIERR-1	05/14/99	27413	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000165 MAR PIR	10826.64	1/1/99	0.00	18.00	8877.84
VALLE-1	05/14/99	27311	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000140 MAR PIR	2955.66	7/1/98	0.00	18.00	2423.64
WATSO-1	05/14/99	22891	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000175 Down Pmt	5253.00	1/1/99	0.00	15.65	18.39
WATSO-1	05/14/99	24054	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000175 Feb Install	5253.33	"	0.00	15.65	18.38
WATSO-1	05/14/99	25085	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000175 MAR Install	5253.33	"	0.00	15.65	4431.18
YAMAM-1	05/14/99	26638	4 1 1	CPY FWCR	05/14/99	MAY99	A	W205000146 MAR PIR	670.56	4/1/98	0.00	18.00	549.94

Statement total

296256.30

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

006879

0000202
202

PAY

DATE

AMOUNT

TO THE HUNDRED NINETY-SIX THOUSAND TWO HUNDRED FIFTY-SIX DOLLARS and 30 CENTS
ORDER OF

05/14/99

9296,256.30*
TRUST CHECKING ACCOUNTFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN ARTIFICIAL WATERMARK - HOLD AT AN ANGLE TO VIEW

⑈000202⑈ ⑈121000358⑈ 01208⑈04287⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000202

202

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-210 -FRR	05/14/99			STATEMENT # 001887	296256.30	
				Total	296256.30	

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295

ROSEVILLE, CA 95661

(916) 773-0206



BANK OF AMERICA

Roseville Main Office #0120

2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

004157

NO. L

000020

204

PAY

TO THE
ORDER OF

THIRTY NINE THOUSAND THREE HUNDRED TWENTY-FOUR DOLLARS and 66 CENTS

DATE

AMOUNT

06/09/99

\$290,324.66*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000204⑈ ⑆⑆21000358⑆ 01208⑈04267⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

000020

204

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-200	7PER	06/09/99		STATEMENT # 001915	290324.66	
				Total	290324.66	

I will be fax
you the issue,
exp. trans.
report on 6/1

Ivette

STATEMENTS REPORT

004158

Page 1

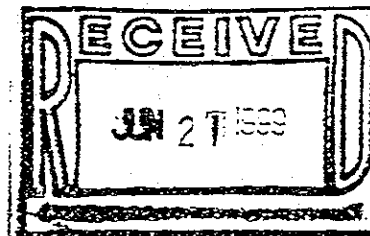
06/09/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001915

#	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payor
ARISE-1	06/09/99	28602	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000167	0.00	18.00	14217.	
BUHAR-1	06/09/99	28613	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000132	631.17	0.00	517.	
BUHAR-1	06/09/99	28614	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000132	25.25	0.00	5423.25.	
CASPE-1	06/09/99	27313	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000136	12824.72	0.00	10516.2	
CHANB-1	06/09/99	27404	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000144	18739.07	0.00	15366.3	
CONFAR1	06/09/99	28639	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000139	14395.00	0.00	11803.5	
COUNT-7	06/09/99	28656	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000128	14693.07	0.00	12048.2	
CRUMM-1	06/09/99	28559	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000169	6620.25	0.00	5584.	
D&BHA-1	06/09/99	27219	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000135	9390.93	0.00	7700.	
DSSPE-1	06/09/99	28604	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000190	11384.25	0.00	9602.	
DREIS-1	06/09/99	28669	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000174	9811.84	0.00	8276.	
ECLIP-1	06/09/99	28671	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000156	724.99	0.00	29960.	
FRISC-1	06/09/99	26193	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000204	8637.00	0.00	7285.	
FRISC-1	06/09/99	26194	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000204	446.00	0.00	446.	
FRISC-1	06/09/99	27399	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000204	6625.87	0.00	5588.	
FRISC-1	06/09/99	27400	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000204	576.16	0.00	485.	
GGLA-1	06/09/99	27582	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000205	16098.00	0.00	13578.	
GGLA-1	06/09/99	27583	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000205	845.00	0.00	845.	
GGLA-1	06/09/99	28693	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000205	19682.69	0.00	16602.	
GOLDB-1	06/09/99	28695	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000155	8/1/98-99 13209.00	0.00	10831.	
GUERR-1	06/09/99	28698	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000172	179.26	0.00	151.	
HOWEL-1	06/09/99	27401	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000173	1777.40	0.00	1499.	
LOSAN-1	06/09/99	28708	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000166	11/30/98-99 6824.74	0.00	5596.	
MAASC-1	06/09/99	28615	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000164	11/1/98-99 6924.44	0.00	5678.	
MANZA-1	06/09/99	26455	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000188	11/1/99-00 11968.50	0.00	10053.	
MANZA-1	06/09/99	27632	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000188	11/1/99-00 11968.50	0.00	10053.	
MARTI-1	06/09/99	28709	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000129	7/1/98-99 11022.53	0.00	9038.	
MCGRA-1	06/09/99	28838	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000196	11/1/99-00 297.69	0.00	251.	
MILLV-1	06/09/99	27607	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000150	9/1/98-99 2507.66	0.00	2056.	
MINISH-1	06/09/99	27403	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000131	11/1/99-00 3648.02	0.00	2991.	
OWAL-2	06/09/99	28786	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000149	9/1/98-99 60000.00	0.00	49200.	
RANCH-1	06/09/99	28599	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000143	11/1/99-00 4702.35	0.00	3855.	
RANCH-1	06/09/99	28600	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000148	11/1/99-00 4902.01	0.00	4019.	
RIOFA-1	06/09/99	27522	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000189	11/1/99-00 4339.04	0.00	3845.	
RIOFA-1	06/09/99	27571	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000189	11/1/99-00 9277.68	0.00	7825.	
RUBYF-1	06/09/99	28804	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000187	11/1/99-00 3915.42	0.00	3302.	
SANTA-1	06/09/99	28779	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000143	11/1/99-00 1376.64	0.00	1128.	
SUNLA-1	06/09/99	25960	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000202	4/1/99-00 3966.00	0.00	3245.	
SUNLA-1	06/09/99	25961	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000202	" 203.00	0.00	203.	
YAMAH-1	06/09/99	28828	4 1 1	CPY FWCR	06/09/99	MAY99	A	W205000146	8/1/98-99 423.50	0.00	347.	

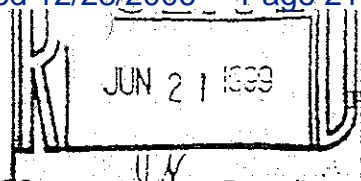
Statement total

290324



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PAID STATEMENTS REPORT



Page 1

Date: 06/09/99 Company: FRR FRONTIER INSURANCE CO. Policy # 0001913

Cust #	Trn Date	Itm #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADOCBE-2	06/09/99	28553	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000171AZ	11/1/99-00 419.44	0.00	15.65	353.80
ADOCBE-2	06/09/99	28555	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000171CA	12687.96	0.00	15.65	10702.29
BAR20-1	06/09/99	28631	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000184	3319.09	0.00	15.65	2799.65
COACH-1	06/09/99	23020	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000177	34632.00	0.00	16.00	29090.80
COACH-1	06/09/99	23021	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000177	1833.00	0.00	0.00	1833.00
CORCH-1	06/09/99	25953	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000003	123.94	0.00	18.00	101.63
DUNLA-2	06/09/99	28609	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000179	64.40	0.00	15.65	54.32
DUNLA-2	06/09/99	28611	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000179	4359.13	0.00	15.65	3676.93
GEORG-3	06/09/99	28386	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000180	3965.60	0.00	15.65	3344.95
LATAP-1	06/09/99	25595	1 1 1	CPY	FWCR	06/09/99	MAY99	A	WC 38860	4/1/99-99 1309.83	0.00	18.00	9274.06
NATUR-1	06/09/99	28381	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000183	1/1/99-99 4043.89	0.00	15.65	3411.02
NATUR-4	06/09/99	28382	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000124	8908.46	0.00	18.00	7304.94
NATUR-4	06/09/99	28383	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000124	40498.00	0.00	18.00	33208.36
ORGAN-2	06/09/99	28481	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000118	1733.74	0.00	18.00	1421.67
ORGAN-2	06/09/99	28482	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000118	1818.24	0.00	18.00	1490.95
PROOU-2	06/09/99	28801	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000185	21576.76	0.00	15.65	18200.00
SIERRA2	06/09/99	26561	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000176	10469.45	0.00	15.65	8830.92
SIERRA2	06/09/99	26915	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W 205000176	5115.47	0.00	15.65	4314.90
SKFOO-1	06/09/99	26538	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000119	8502.38	0.00	18.00	6971.95
SUNSW-1	06/09/99	27419	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000123	5329.95	0.00	18.00	4370.56
SUNSW-1	06/09/99	28812	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000123	7394.28	0.00	18.00	6063.37
TGNFF-1	06/09/99	25941	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000203CA	5/1/99-00 8340.70	0.00	15.65	15470.36
TGNFF-1	06/09/99	25942	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000203CA	963.00	0.00	0.00	963.00
TGNFF-1	06/09/99	25943	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000203AZ	813.90	0.00	15.65	686.52
V&LCO-1	06/09/99	28823	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000182	1/1/99-00 2893.00	0.00	15.65	1765.45
VEGPA-1	06/09/99	28390	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000201	3/1/99-00 2211.00	0.00	15.65	10299.98
WESTC-1	06/09/99	26626	1 1 1	CPY	FWCR	06/09/99	MAY99	A	W205000193	1/1/99 14591.39	0.00	15.65	12307.27

Statement total 198313.36



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO

000406

4057

PAY

DATE

AMOUNT

TO THE HUNDRED NINETY-EIGHT THOUSAND THREE HUNDRED THIRTY-THREE DOLLARS and 36 CENTS

06/09/99

8198,313.36*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

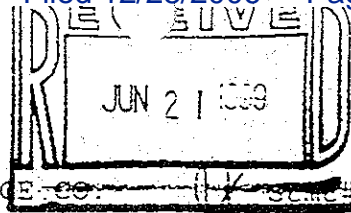
Dwight Halvorson

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PAID STATEMENTS REPORT



Page 1

Date: 06/09/99 Company: FRR FRONTIER INSURANCE CO. 0001914

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-4	06/09/99	28404	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300020	10544.61	0.00	10.00	9490.15
AJDIR-1	06/09/99	28394	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300093	108.00	0.00	10.00	97.20
BRAD-1	06/09/99	28480	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300083	3152.00	0.00	10.00	2836.80
JERIC-1	06/09/99	28701	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300051 00	1671.32	0.00	10.00	1504.19
KRANS-1	06/09/99	28706	1 1 1	CPY	SCRK	06/09/99	MAY99	A	W202300013	2196.44	0.00	10.00	1976.80
QCK0155	06/09/99	27409	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	1292.00	0.00	10.00	1162.80
QCK0155	06/09/99	27410	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	6.00	0.00	0.00	6.00
QCK1153	06/09/99	26577	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	593.00	0.00	10.00	533.70
QCK1153	06/09/99	26578	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	9.00	0.00	0.00	9.00
QCK2148	06/09/99	27916	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	487.00	0.00	10.00	438.30
QCK3007	06/09/99	25802	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	571.00	0.00	10.00	513.90
QCK3143	06/09/99	25990	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD W202300075	1542.00 4/1/99	0.00	10.00	1387.80
QCK3143	06/09/99	25991	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	29.00	0.00	0.00	29.00
ROSEV-3	06/09/99	27390	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300069	19680.00	0.00	15.00	16728.00
ROSEV-3	06/09/99	27391	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300069	532.00	0.00	15.00	452.20
ROSEV-3	06/09/99	27392	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300069	307.00	0.00	15.00	260.95
SATIC-1	06/09/99	27388	1 1 1	CPY	WORK	06/09/99	MAY99	A	TBD W2023-12	52769.00 4/1/99	0.00	10.00	47492.10
SEASU-1	06/09/99	24876	1 1 1	CPY	WORK	06/09/99	MAY99	A	TBD	1000.00	0.00	10.00	900.00
SEASU-1	06/09/99	24877	1 1 1	CPY	WORK	06/09/99	MAY99	A	TBD W2023-26	7.00 4/1/99	0.00	0.00	7.00
STOPAND	06/09/99	26580	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	1124.00	0.00	10.00	1011.60
STOPAND	06/09/99	26581	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD W2023-103	5.00 4/1/99	0.00	0.00	5.00
SUMIT-2	06/09/99	27151	1 1 1	CPY	MFE	06/09/99	MAY99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
SUMIT-2	06/09/99	25992	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300004	201983.60	0.00	10.00	181785.24
TIFFS-1	06/09/99	25741	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD	1000.00	0.00	10.00	900.00
TIFFS-1	06/09/99	25742	1 1 2	CPY	CANS	06/09/99	MAY99	A	TBD W2023-44	5.00 3/1/99	0.00	0.00	5.00
VALLE-8	06/09/99	28391	1 1 1	CPY	WORK	06/09/99	MAY99	A	W202300038	1974.00	0.00	10.00	1776.60
VEGPA-1	06/09/99	28389	1 1 1	CPY	WORK	06/09/99	MAY99	A	W 202300037	41481.00	0.00	10.00	37332.90

Statement total 308642.23



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

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PAY

DATE

AMOUNT

THREE HUNDRED EIGHT THOUSAND SIX HUNDRED FORTY-TWO DOLLARS and 23 CENTS

06/09/99

\$308,642.23*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Dwight Halvorson

778511

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ate: 07/16/99 Company: FRR FRONTIER INSURANCE CO.

Stnt# 0001949

st #	Trm Date	Itm #	A B D	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
K6116	07/16/99	28181	1 1 2	CPY	CANS	07/16/99	JUN99	A	T80	9.00	0.00	0.00	9.00
5055	07/16/99	28558	1 1 2	CPY	CANS	07/16/99	JUN99	A	T80	7.00	0.00	0.00	7.00
5058	07/16/99	28557	1 1 2	CPY	CANS	07/16/99	JUN99	A	T80	1658.00	0.00	10.00	1492.20
9092	07/16/99	25804	1 1 1	CPY	CANS	07/16/99	JUN99	A	W202300016	989.00	0.00	10.00	890.10
EV-3	07/16/99	28625	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300069	581.00	0.00	15.00	493.85
EV-3	07/16/99	28626	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300069	19834.00	0.00	15.00	16858.90
EV-3	07/16/99	28627	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300069	360.00	0.00	15.00	306.00
IC-1	07/16/99	28580	1 1 1	CPY	WORK	07/16/99	JUN99	A	T80	65005.00	0.00	10.00	58504.50
RRAZ	07/16/99	29345	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W 205000176	8960.14	0.00	15.65	7557.88
RRAZ	07/16/99	29352	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W 205000176	9566.44	0.00	15.65	8069.29
OO-1	07/16/99	30495	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000021	7905.97	0.00	15.65	6668.69
OO-1	07/16/99	30500	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000021	-7905.97	0.00	15.65	-6668.69
OO-1	07/16/99	29486	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000119	8703.60	0.00	18.00	7136.95
OO-1	07/16/99	29542	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000210	7905.97	0.00	100.00	0.00
OO-1	07/16/99	30494	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000210	-7905.97	0.00	100.00	0.00
OO-1	07/16/99	30504	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000210	7320.34	0.00	15.65	6174.71
T-2	07/16/99	28353	1 1 1	CPY	FWOR	07/16/99	JUN99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
T-2	07/16/99	29892	1 1 1	CPY	FWOR	07/16/99	JUN99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
T-2	07/16/99	27150	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300004	201983.60	0.00	10.00	181785.24
W-1	07/16/99	29675	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000123	6383.39	0.00	18.00	5234.38
W-1	07/16/99	28379	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300107	899.00	0.00	10.00	809.10
W-1	07/16/99	28380	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300107	42.00	0.00	0.00	42.00
W-1	07/16/99	28728	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300107	681.45	0.00	10.00	613.30
W-1	07/16/99	29656	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000203CA	16776.94	0.00	15.65	14151.35
W-1	07/16/99	29660	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000203CA	15801.46	0.00	15.65	13328.53
W-1	07/16/99	29662	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000203AZ	558.04	0.00	15.65	470.71
W-1	07/16/99	29663	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000203AZ	601.38	0.00	15.65	507.26
W-1	07/16/99	28853	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000182	-155.04	0.00	15.65	-130.78
W-1	07/16/99	29664	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000182	4913.89	0.00	15.65	4144.87
W-1	07/16/99	29328	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300038	1248.99	0.00	10.00	1124.09
W-1	07/16/99	29327	1 1 1	CPY	WORK	07/16/99	JUN99	A	W 202300037	71363.04	0.00	10.00	64226.74
W-1	07/16/99	29686	1 1 1	CPY	WORK	07/16/99	JUN99	A	W 202300037	249.38	0.00	10.00	224.44
W-1	07/16/99	30227	1 1 1	CPY	WORK	07/16/99	JUN99	A	W 202300037	-249.38	0.00	10.00	-224.44
W-1	07/16/99	29259	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000201	-904.52	0.00	15.65	-762.96
W-1	07/16/99	30229	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000201	249.38	0.00	15.65	210.35
W-1	07/16/99	22870	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000193	22973.00	0.00	15.65	19377.73
W-1	07/16/99	22871	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000193	1211.00	0.00	0.00	1211.00
W-1	07/16/99	28398	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000193	28691.37	0.00	15.65	24201.17
W-1	07/16/99	28845	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000193	38024.12	0.00	15.65	32073.35

Statement total:

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PAID STATEMENTS REPORT

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Date: 07/16/99 Company: FRR FRONTIER INSURANCE CO.

Stat# 0001952

Inst #	Trm Date	Item #	A B D	Trm Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
WAKS-3	07/16/99	28621	4 1 1	CPY FWR	07/16/99	JUN99	A	WC 38896	112.97	0.00	18.00	92.64
JYSK-1	07/16/99	25577	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000167	15112.20	0.00	15.65	52.89
JYSK-1	07/16/99	28402	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000167	16797.72	0.00	15.65	14168.88
JYSK-1	07/16/99	28571	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000167	18316.92	0.00	15.65	15450.32
NACA-1	07/16/99	22854	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000186	24273.00	0.00	15.65	84.96
NACA-1	07/16/99	25470	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000186	5527.47	0.00	15.65	19.35
NACA-1	07/16/99	25472	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000186	13508.39	0.00	15.65	47.28
AGSH-1	07/16/99	28629	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000191	1113.77	0.00	15.65	939.46
AGSH-1	07/16/99	29334	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000191	1266.72	0.00	15.65	1068.48
IENN-1	07/16/99	28633	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000130	2157.47	0.00	18.00	1769.13
IENN-1	07/16/99	28722	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000130	3445.84	0.00	18.00	2825.59
JHAR-1	07/16/99	29682	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000132	1419.43	0.00	18.00	1163.93
JHAR-1	07/16/99	29683	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000132	58.78	0.00	0.00	56.78
ARLY-1	07/16/99	29672	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000192	365.86	0.00	15.65	308.60
ARLY-1	07/16/99	28723	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000192	415.01	0.00	15.65	350.06
ASPE-1	07/16/99	28575	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000136	17620.82	0.00	18.00	14448.07
HAMB-1	07/16/99	28628	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000144	14268.12	0.00	18.00	11699.86
INFAR1	07/16/99	29323	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000139	18743.00	0.00	18.00	15369.26
JUNT-7	07/16/99	28727	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000128	17874.93	0.00	18.00	14657.44
ABHA-1	07/16/99	28624	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000135	4940.04	0.00	18.00	4050.83
ISPE-1	07/16/99	28578	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000190	26056.48	0.00	15.65	21978.64
REIS-1	07/16/99	28725	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000174	9463.54	0.00	15.65	7982.50
CLIP-1	07/16/99	28616	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000156	46130.53	0.00	18.00	37827.03
RISC-1	07/16/99	28572	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000204	8348.28	0.00	15.65	7041.77
ILFI-1	07/16/99	28583	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000145	12914.00	0.00	18.00	10589.48
ILFI-1	07/16/99	28688	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000145	8926.00	0.00	18.00	7542.32
ILFI-1	07/16/99	29231	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000145	9185.00	0.00	18.00	7531.70
ILFI-1	07/16/99	30019	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000145	8926.00	0.00	18.00	7542.32
IGLA-1	07/16/99	28617	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000205	15739.42	0.00	15.65	13276.20
FERR-1	07/16/99	29311	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000172	143.41	0.00	15.65	120.97
SFAR1	07/16/99	28700	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000137	12755.21	0.00	18.00	10459.27
SFAR1	07/16/99	29349	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000137	13344.85	0.00	18.00	10942.78
JIB-1	07/16/99	28590	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	34589.00	0.00	18.00	28362.98
JIB-1	07/16/99	28591	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	2954.00	0.00	18.00	2422.28
JIB-1	07/16/99	28592	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	1416.00	0.00	18.00	1161.12
JIB-1	07/16/99	28593	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	624.00	0.00	18.00	511.68
JIB-1	07/16/99	29215	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	28261.00	0.00	18.00	23174.02
JIB-1	07/16/99	29316	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	2872.00	0.00	18.00	2355.04
JIB-1	07/16/99	29317	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	536.00	0.00	18.00	439.52
JIB-1	07/16/99	29318	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000142	1198.00	0.00	18.00	982.36
EL-1	07/16/99	28576	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000173	1906.68	0.00	15.65	1608.28
ISO-1	07/16/99	30169	4 1 1	CPY FWR	07/16/99	JUN99	A	W20500013	7570.42	0.00	15.65	6385.45
INA-1	07/16/99	22730	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000168	8071.00	0.00	15.65	28.25
SAN-1	07/16/99	28720	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000166	3496.71	0.00	18.00	4507.30
SBU-1	07/16/99	28744	4 1 1	CPY FWR	07/16/99	JUN99	A	W205000212	2448.76	0.00	15.65	2065.53

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PAID STATEMENTS REPORT

Page 2

Date: 07/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001952

Cust #	Trm Date	Item #	A B O	Trm	Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment	
MAASC-1	07/16/99	28851	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000164	5549.83	98	0.00	18.00	4550.86
MARTI-1	07/16/99	28715	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000129	14159.35	98	0.00	18.00	11610.67
ACGRA-1	07/16/99	28847	4 1 1	CPY	NFEE	07/16/99	JUN99	A MANAGEMENT FEE	322.65		0.00	100.00	0.00
ACGRA-1	07/16/99	29985	4 1 1	CPY	NFEE	07/16/99	JUN99	A MANAGEMENT FEE	-322.65		0.00	100.00	0.00
ACGRA-1	07/16/99	29987	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000196	322.65		0.00	15.65	272.16
ENDO-1	07/16/99	30016	4 1 1	CPY	WORK	07/16/99	JUN99	A W205000129	4474.90		0.00	15.00	3803.67
ENDO-1	07/16/99	30017	4 1 1	CPY	WORK	07/16/99	JUN99	A W205000129	5240.45	415990.00	0.00	15.00	4454.38
INISH-1	07/16/99	28717	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000131	2992.77	98	0.00	18.00	2454.07
IATUR-3	07/16/99	28597	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000194	4159.26		0.00	15.65	3508.34
IATUR-3	07/16/99	28710	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000194	4159.26		0.00	15.65	3508.34
IATUR-3	07/16/99	29309	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000194	17131.49		0.00	15.65	14450.41
IATUR-3	07/16/99	30209	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000194	-4159.26		0.00	15.65	-3508.34
IOHAL-2	07/16/99	29508	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000149	51844.04		0.00	18.00	42512.11
IOHAL-2	07/16/99	29509	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000149	3009.57		0.00	18.00	2467.85
IOHAL-2	07/16/99	29510	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000149	695.86		0.00	18.00	570.61
IOHAL-2	07/16/99	30033	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000149	39956.20		0.00	18.00	32764.08
ACBER1	07/16/99	28799	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000141	4897.37		0.00	18.00	40145.04
ACBER1	07/16/99	29935	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000141	45159.60		0.00	18.00	37030.87
ACBER1	07/16/99	30191	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000141	-4897.37		0.00	18.00	-40145.04
ACBER1	07/16/99	30192	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000141	48975.37		0.00	18.00	40159.80
HIMC-1	07/16/99	29339	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000138	632.28	98	0.00	18.00	518.47
HIMC-1	07/16/99	29340	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000138	867.39	98	0.00	18.00	711.26
OPLA-1	07/16/99	28718	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000157	4240.00	98	0.00	18.00	11676.80
OPLA-1	07/16/99	28800	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000157	9010.00	98	0.00	18.00	7388.20
ROGR-1	07/16/99	29336	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000161	6282.59	98	0.00	18.00	5151.72
ROGR-1	07/16/99	29567	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000161	3661.69	98	0.00	18.00	3002.59
ANCH-2	07/16/99	29543	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000163	4192.86	98	0.00	18.00	3438.15
ANCH-2	07/16/99	29564	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000163	2586.81	98	0.00	18.00	2121.18
IOFA-1	07/16/99	27518	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	22110.30		0.00	15.65	18650.04
IOFA-1	07/16/99	27520	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	10968.22		0.00	15.65	9251.69
IOFA-1	07/16/99	28567	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	8589.58		0.00	15.65	7245.31
IOFA-1	07/16/99	28569	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	25767.74		0.00	15.65	-21735.09
IOFA-1	07/16/99	28691	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	10985.79		0.00	15.65	9266.51
IOFA-1	07/16/99	28704	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	1935.89		0.00	15.65	1632.92
IOFA-1	07/16/99	29537	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	5863.46		0.00	15.65	4945.83
IOFA-1	07/16/99	29540	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	1622.41		0.00	15.65	1368.50
IOFA-1	07/16/99	29688	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	22145.73		0.00	15.65	18679.92
IOFA-1	07/16/99	30187	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	-25767.74		0.00	15.65	-21735.09
IOFA-1	07/16/99	30193	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000189	-1822.41		0.00	15.65	-1368.50
OME-1	07/16/99	28716	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000158	10448.87		0.00	18.00	8568.07
OME-1	07/16/99	28803	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000158	10567.30		0.00	18.00	8665.19
BYF-1	07/16/99	29321	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000187	12395.73		0.00	15.65	10455.80
IFAR-1	07/16/99	29487	4 1 1	CPY	NFEE	07/16/99	JUN99	A MANAGEMENT FEE	2754.52		0.00	100.00	0.00
IFAR-1	07/16/99	29558	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000162	4027.42	98	0.00	18.00	3302.48
NTA-1	07/16/99	28565	4 1 1	CPY	FWOR	07/16/99	JUN99	A W205000143	4106.82	98	0.00	18.00	3366.94

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Date: 07/16/99 Company: PRR FRONTIER INSURANCE CO.

Stat# 0001952

Cust #	Trm Date	Itm #	A B D	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
SHARE-1	07/16/99	28619	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000170	6980.28	0.00	15.65	5887.87
SHARE-1	07/16/99	28806	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000170	5283.73	0.00	15.65	4456.83
SUNDIAL	07/16/99	28721	4 1 1	CPY	SORX	07/16/99	JUN99	A	W202300155	261.96	0.00	10.00	235.76
SUNLA-1	07/16/99	29159	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000202	3270.00	0.00	15.65	2758.24
SUNLA-1	07/16/99	29160	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000202	262.00	0.00	0.00	262.00
SUNLA-1	07/16/99	29161	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000202	3270.00	0.00	15.65	2758.24
SUNLA-1	07/16/99	29162	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000202	262.00	0.00	0.00	262.00
WISS-1	07/16/99	26545	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000126	1702.13	0.00	18.00	1395.75
WISS-1	07/16/99	29857	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000126	1785.93	0.00	18.00	1464.46
TERR-1	07/16/99	28813	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000165	11660.29	0.00	18.00	9561.44
TERR-1	07/16/99	29329	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000165	11636.37	0.00	18.00	9541.82
RICA-1	07/16/99	30181	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000211	15790.21	0.00	15.65	13319.04
ALLE-1	07/16/99	28594	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000140	2509.51	0.00	18.00	2057.80
ALLE-1	07/16/99	29934	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000140	20682.27	0.00	18.00	16959.46
AMAH-1	07/16/99	28566	4 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000146	418.37	0.00	18.00	343.06

Statement total

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Date: 07/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0001949

Cust #	Trm Date	Item #	A B D	Trm Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-4	07/16/99	28606	1 1 1	CPY WORK	07/16/99	JUN99	A W202300020 U	12760.14	0.00	10.00	11148.14
ADOCBE-2	07/16/99	28584	1 1 1	CPY FWR	07/16/99	JUN99	A W205000171AZ	109.26	0.00	15.65	92.16
ADOCBE-2	07/16/99	28586	1 1 1	CPY FWR	07/16/99	JUN99	A W205000171CA	13966.67	0.00	15.65	11780.89
AJDOR-1	07/16/99	29314	1 1 1	CPY WORK	07/16/99	JUN99	A W202300093 U	795.31	0.00	10.00	775.78
ATHEN-1	07/16/99	24317	1 1 1	CPY FWR	07/16/99	JUN99	A W205000154	5152.53	0.00	18.00	4225.07
ATHEN-1	07/16/99	25569	1 1 1	CPY FWR	07/16/99	JUN99	A W205000154	4295.93	0.00	18.00	3522.66
SAR20-1	07/16/99	28841	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000184	4948.29	0.00	15.65	4173.84
BERRI-1	07/16/99	29320	1 1 1	CPY SDRK	07/16/99	JUN99	A W202300137 U	110.31	0.00	10.00	99.89
BRAD-1	07/16/99	27193	1 1 1	CPY WORK	07/16/99	JUN99	A W202300083	4274.00	0.00	10.00	3846.60
BRAD-1	07/16/99	27194	1 1 1	CPY WORK	07/16/99	JUN99	A W202300083	201.00	0.00	0.00	201.00
BRAD-1	07/16/99	28719	1 1 1	CPY WORK	07/16/99	JUN99	A W202300083	3257.00	0.00	10.00	2931.30
COACH-1	07/16/99	23020	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000177	34632.00	0.00	15.65	121.21
COACH-1	07/16/99	28387	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000177	17385.72	0.00	15.65	14664.85
COACH-1	07/16/99	29255	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000177	-1287.83	0.00	15.65	-1086.28
COACH-1	07/16/99	29307	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000177	18874.34	0.00	15.65	15920.51
JORON-1	07/16/99	28640	1 1 1	CPY FWR	07/16/99	JUN99	A W205000003	11950.31	0.00	18.00	9799.25
JORON-1	07/16/99	28642	1 1 1	CPY FWR	07/16/99	JUN99	A W205000003	478.01	0.00	0.00	478.01
JORON-1	07/16/99	29923	1 1 1	CPY FWR	07/16/99	JUN99	A W205000003	11130.50	0.00	18.00	9127.01
JORON-1	07/16/99	28647	1 1 1	CPY FWR	07/16/99	JUN99	A W205000199AZ	4168.59	0.00	15.65	3516.21
JORON-1	07/16/99	28652	1 1 1	CPY FWR	07/16/99	JUN99	A W205000199AZ	858.85	0.00	15.65	724.44
JORON-1	07/16/99	29979	1 1 1	CPY FWR	07/16/99	JUN99	A W205000199AZ	-4168.59	0.00	15.65	-3516.21
OZAD-1	07/16/99	28256	1 1 1	CPY WORK	07/16/99	JUN99	A W202300106	8040.00	0.00	10.00	7236.00
OZAD-1	07/16/99	28257	1 1 1	CPY WORK	07/16/99	JUN99	A W202300106	378.00	0.00	0.00	378.00
OZAD-1	07/16/99	29909	1 1 1	CPY WORK	07/16/99	JUN99	A W202300106	6460.00	0.00	10.00	5814.00
OZAD-1	07/16/99	28731	1 1 1	CPY WORK	07/16/99	JUN99	A W202300106	6682.00	0.00	10.00	6013.80
ESER-2	07/16/99	28478	1 1 1	CPY FWR	07/16/99	JUN99	A W205000121	10908.00	0.00	18.00	8944.56
ESER-2	07/16/99	29674	1 1 1	CPY FWR	07/16/99	JUN99	A W205000121	29870.83	0.00	18.00	26494.08
AGLE-2	07/16/99	27406	1 1 1	CPY FWR	07/16/99	JUN99	A W205000206CA	4044.20	0.00	15.65	3411.28
AGLE-2	07/16/99	27407	1 1 1	CPY FWR	07/16/99	JUN99	A W205000206CA	205.00	0.00	0.00	205.00
AGLE-2	07/16/99	27408	1 1 1	CPY FWR	07/16/99	JUN99	A W205000206AZ	776.30	0.00	15.65	654.81
LRIA-1	07/16/99	28622	1 1 1	CPY WORK	07/16/99	JUN99	A W202300031 U	652.30	0.00	10.00	587.07
EDRG-3	07/16/99	29257	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000180	-293.75	0.00	15.65	-247.78
ROWE-1	07/16/99	29981	1 1 1	CPY FWR	07/16/99	JUN99	A W205000205AZ	919.40	0.00	15.65	775.51
ROWE-1	07/16/99	29982	1 1 1	CPY FWR	07/16/99	JUN99	A W205000205CA	11352.10	0.00	15.65	9575.50
ROWE-1	07/16/99	29983	1 1 1	CPY FWR	07/16/99	JUN99	A W205000205CA	590.33	0.00	0.00	590.33
ROWE-2	07/16/99	28476	1 1 1	CPY FWR	07/16/99	JUN99	A W205000122	16024.20	0.00	18.00	13139.84
ROWE-2	07/16/99	28477	1 1 1	CPY FWR	07/16/99	JUN99	A W205000122	14019.87	0.00	18.00	11496.29
ROWE-2	07/16/99	29498	1 1 1	CPY FWR	07/16/99	JUN99	A W205000122	3132.19	0.00	18.00	2568.40
ROWE-2	07/16/99	29500	1 1 1	CPY FWR	07/16/99	JUN99	A W205000122	26783.51	0.00	18.00	21962.48
ROWE-2	07/16/99	29501	1 1 1	CPY FWR	07/16/99	JUN99	A W205000122	34.58	0.00	18.00	28.36
ROWE-3	07/16/99	28713	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000178	3387.33	0.00	15.65	2857.21
ROWE-3	07/16/99	29910	1 1 1	CPY FWR	07/16/99	JUN99	A W 205000178	5530.13	0.00	15.65	4664.66
CPA-1	07/16/99	29519	1 1 1	CPY FWR	07/16/99	JUN99	A W205000159	6510.57	0.00	18.00	5339.00
CPA-1	07/16/99	29522	1 1 1	CPY FWR	07/16/99	JUN99	A W205000159	1294.69	0.00	18.00	1061.63
CPA-1	07/16/99	29525	1 1 1	CPY FWR	07/16/99	JUN99	A W205000159	24.7	0.00	18.00	7.7

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Date: 07/16/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0001949

Cust #	Trm Date	Item #	A B D	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
GUOPA-1	07/16/99	29528	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000159	1646.67	0.00	18.00	1350.27
GUOPA-1	07/16/99	29531	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000159	4.74	0.00	18.00	3.89
GUOPA-1	07/16/99	29534	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000159	65.56	0.00	18.00	53.76
GUOPA-1	07/16/99	29551	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000159	1731.54	0.00	18.00	1419.84
GUOPA-1	07/16/99	29554	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000159	1065.47	0.00	18.00	873.69
HILLS-5	07/16/99	24560	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000195	1621.00	0.00	15.65	5.67
HILLS-5	07/16/99	24561	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000195	647.00	0.00	15.65	2.26
HILLS-5	07/16/99	29680	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000197	2211.11	0.00	15.65	1865.07
JACOB-1	07/16/99	28166	1 1 1	CPY	SORK	07/16/99	JUN99	A	W202300015	303.75	0.00	10.00	273.37
JACOB-1	07/16/99	27220	1 1 1	CPY	SORK	07/16/99	JUN99	A	W202300015	433.00	0.00	10.00	389.70
JERIC-1	07/16/99	29506	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300051	7142.25	0.00	10.00	6428.02
JRPIE-1	07/16/99	26584	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300068	17079.00	0.00	5.00	16225.05
JRPIE-1	07/16/99	26585	1 1 1	CPY	WORK	07/16/99	JUN99	A	W202300068	803.00	0.00	0.00	803.00
GMMA-1	07/16/99	29684	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000152	5167.53	0.00	18.00	4237.37
GMMA-1	07/16/99	29977	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000152	206.70	0.00	18.00	169.49
GMMA-1	07/16/99	28702	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000200A2	2852.36	0.00	15.65	2405.97
GRANS-1	07/16/99	26598	1 1 1	CPY	SORK	07/16/99	JUN99	A	W202300013	1499.86	0.00	10.00	1349.87
GRANS-1	07/16/99	28539	1 1 1	CPY	SORK	07/16/99	JUN99	A	W202300013	1603.27	0.00	10.00	1442.94
GRANS-1	07/16/99	30207	1 1 1	CPY	SORK	07/16/99	JUN99	A	W202300013	1499.86	0.00	10.00	1349.87
ATAP-1	07/16/99	26586	1 1 1	CPY	WORK	07/16/99	JUN99	A	TBD	11136.00	0.00	10.00	10022.40
ATAP-1	07/16/99	26587	1 1 1	CPY	WORK	07/16/99	JUN99	A	TBD	523.00	0.00	0.00	523.00
ATAP-1	07/16/99	28852	1 1 1	CPY	WORK	07/16/99	JUN99	A	TBD	8796.73	0.00	10.00	7917.06
USIN-1	07/16/99	29854	1 1 1	CPY	MFE	07/16/99	JUN99	A	MANAGEMENT FEE	4789.66	0.00	100.00	0.00
USIN-1	07/16/99	29855	1 1 1	CPY	MFE	07/16/99	JUN99	A	MANAGEMENT FEE	181.59	0.00	0.00	181.59
ATUR-1	07/16/99	29236	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000183	-299.55	0.00	15.65	-252.67
ATUR-4	07/16/99	28595	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000124	1733.74	0.00	18.00	1421.67
ATUR-4	07/16/99	29348	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000124	27103.71	0.00	18.00	22225.04
ATUR-4	07/16/99	29655	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000124	7578.14	0.00	18.00	6214.07
REAN-2	07/16/99	28483	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000118	1589.30	0.00	18.00	1303.23
RODU-2	07/16/99	28849	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000185	33053.69	0.00	15.65	27880.79
RODU-2	07/16/99	30197	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000185	-20763.41	0.00	15.65	-17513.94
RODU-2	07/16/99	30199	1 1 1	CPY	FWOR	07/16/99	JUN99	A	W205000185	20897.15	0.00	15.65	17626.75
CK0136	07/16/99	27425	1 1 2	CPY	CANS	07/16/99	JUN99	A	W202300023-00	150.00	0.00	10.00	135.00
CK0146	07/16/99	30007	1 1 1	CPY	CANS	07/16/99	JUN99	A	TBD	1150.00	0.00	10.00	1035.00
CK0146	07/16/99	30008	1 1 1	CPY	CANS	07/16/99	JUN99	A	TBD	5.00	0.00	0.00	5.00
CK1138	07/16/99	27315	1 1 2	CPY	CANS	07/16/99	JUN99	A	W202300033-00	1.00	0.00	0.00	-1.00
CK2079	07/16/99	28732	1 1 2	CPY	CANS	07/16/99	JUN99	A	TBD	571.00	0.00	10.00	513.90
CK2079	07/16/99	28918	1 1 2	CPY	CANS	07/16/99	JUN99	A	W202300130-00	195.00	0.00	10.00	175.50
CK2079	07/16/99	29845	1 1 2	CPY	CANS	07/16/99	JUN99	A	W202300130-00	7.00	0.00	0.00	7.00
CK2103	07/16/99	27559	1 1 2	CPY	CANS	07/16/99	JUN99	A	TBD	1150.00	0.00	10.00	1035.00
CK2103	07/16/99	27560	1 1 2	CPY	CANS	07/16/99	JUN99	A	TBD	5.00	0.00	0.00	5.00
CK2139	07/16/99	28810	1 1 2	CPY	CANS	07/16/99	JUN99	A	W202300146-00	150.00	0.00	10.00	135.00
CK3040	07/16/99	28524	1 1 2	CPY	CANS	07/16/99	JUN99	A	TBD	1017.00	0.00	10.00	915.30
CK3040	07/16/99	28527	1 1 2	CPY	CANS	07/16/99	JUN99	A	TBD	8.00	0.00	0.00	8.00
CK4118	07/16/99	28180	1 1 2	CPY	CANS	07/16/99	JUN99	A	TBD	1004.00	0.00	10.00	903.60

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A I D S T A T E M E N T S R E P O R T

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Date: 07/16/99 Company: FRR FRONTIER INSURANCE CO.

Stat# 0001949

Inst #	Trm Date	Ins #	A B D	Trm Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
XK4118	07/16/99	28181	1 1 2	CPY CANS	07/16/99	JUN99	A	TBD U AT 2120	9.00	0.00	0.00	9.00
XK5088	07/16/99	28558	1 1 2	CPY CANS	07/16/99	JUN99	A		7.00	0.00	0.00	7.00
XK5088	07/16/99	28557	1 1 2	CPY CANS	07/16/99	JUN99	A	TBD U AT 2120	1658.00	0.00	10.00	1492.20
XK9092	07/16/99	25804	1 1 1	CPY CANS	07/16/99	JUN99	A	W202300016 U	989.00	0.00	10.00	890.10
XSEV-3	07/16/99	28625	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300069 U	581.00	0.00	15.00	493.85
XSEV-3	07/16/99	28626	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300069 U	19834.00	0.00	15.00	16858.90
XSEV-3	07/16/99	28627	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300069 U	360.00	0.00	15.00	306.00
ITIC-1	07/16/99	28580	1 1 1	CPY WORK	07/16/99	JUN99	A	TBD U AT 2120	65005.00	0.00	10.00	65004.50
ERRAZ	07/16/99	29345	1 1 1	CPY FWOR	07/16/99	JUN99	A	W 205000176	8960.14	0.00	15.65	7557.88
ERRAZ	07/16/99	29352	1 1 1	CPY FWOR	07/16/99	JUN99	A	W 205000176	9566.44	0.00	15.65	8069.29
FOO-1	07/16/99	30495	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000021	7905.97	0.00	15.65	6668.69
FOO-1	07/16/99	30500	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000021	7905.97	0.00	15.65	6668.69
FOO-1	07/16/99	29486	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000119	8703.60	0.00	18.00	7136.95
FOO-1	07/16/99	29542	1 1 1	CPY MFEE	07/16/99	JUN99	A	W205000210	7905.97	0.00	100.00	0.00
FOO-1	07/16/99	30494	1 1 1	CPY MFEE	07/16/99	JUN99	A	W205000210	7905.97	0.00	100.00	0.00
FOO-1	07/16/99	30504	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000210	7320.34	0.00	15.65	6174.71
MIT-2	07/16/99	28353	1 1 1	CPY MFEE	07/16/99	JUN99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
MIT-2	07/16/99	29892	1 1 1	CPY MFEE	07/16/99	JUN99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
MIT-2	07/16/99	27150	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300004 U	201983.60	0.00	10.00	181785.24
NSW-1	07/16/99	29675	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000123	6383.39	0.00	18.00	5234.38
YLO-1	07/16/99	28379	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300107	899.00	0.00	10.00	809.10
YLO-1	07/16/99	28380	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300107	42.00	0.00	0.00	42.00
YLO-1	07/16/99	28728	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300107	681.45	0.00	10.00	613.30
INFF-1	07/16/99	29656	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000203CA	16776.94	0.00	15.65	14151.35
INFF-1	07/16/99	29660	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000203CA	15801.46	0.00	15.65	13328.53
INFF-1	07/16/99	29662	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000203AZ	558.04	0.00	15.65	470.71
INFF-1	07/16/99	29663	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000203AZ	601.38	0.00	15.65	507.26
LCO-1	07/16/99	28853	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000182	155.04	0.00	15.65	130.78
LCO-1	07/16/99	29664	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000182	4913.89	0.00	15.65	4144.87
LLE-8	07/16/99	29328	1 1 1	CPY WORK	07/16/99	JUN99	A	W202300038 U	1248.99	0.00	10.00	1124.09
GPA-1	07/16/99	29327	1 1 1	CPY WORK	07/16/99	JUN99	A	W 202300037 U	71363.04	0.00	10.00	64226.74
GPA-1	07/16/99	29686	1 1 1	CPY WORK	07/16/99	JUN99	A	W 202300037 U	249.38	0.00	10.00	224.44
GPA-1	07/16/99	30227	1 1 1	CPY WORK	07/16/99	JUN99	A	W 202300037	249.38	0.00	10.00	224.44
GPA-1	07/16/99	29259	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000201	904.52	0.00	15.65	762.96
GPA-1	07/16/99	30229	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000201	249.38	0.00	15.65	210.35
STC-1	07/16/99	22870	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000193	22973.00	0.00	15.65	19377.73
STC-1	07/16/99	22871	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000193	1211.00	0.00	0.00	1211.00
STC-1	07/16/99	28398	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000193	28691.37	0.00	15.65	24201.17
STC-1	07/16/99	28845	1 1 1	CPY FWOR	07/16/99	JUN99	A	W205000193	38024.13	0.00	15.65	32073.35

Statement total

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A I D S T A T E M E N T S R E P O R T

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Re: 08/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002075

#	Trn Date	Item #	A B O	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
S-4	08/16/99	25498	1 1 1	CPY WORK	08/16/99	AUG99	A W202300020 <i>Trans</i>	18026.70	0.00	15.00	-901.34
S-4	08/16/99	25526	1 1 1	CPY WORK	08/16/99	AUG99	A W202300020 <i>Issued</i>	5276.92	0.00	15.00	-313.85
S-4	08/16/99	26165	1 1 1	CPY WORK	08/16/99	AUG99	A W202300020 <i>Exp.</i>	6043.95	0.00	15.00	-302.19
S-4	08/16/99	28404	1 1 1	CPY WORK	08/16/99	AUG99	A W202300020 <i>5/99 P/R</i>	10544.61	0.00	15.00	-527.23
S-4	08/16/99	28606	1 1 1	CPY WORK	08/16/99	AUG99	A W202300020 <i>4/99 P/R</i>	12760.14	0.00	15.00	-638.01
S-4	08/16/99	29873	1 1 1	CPY WORK	08/16/99	AUG99	A W202300020 <i>6/99 P/R</i>	14575.28	0.00	15.00	12388.99
S-2	08/16/99	30799	1 1 1	CPT FWR	08/16/99	AUG99	A W205000171CA <i>4/99 P/R</i>	22739.87	0.00	15.65	19181.03
S-2	08/16/99	30801	1 1 1	CPY FWR	08/16/99	AUG99	A W205000171AZ <i>4/99 P/R</i>	83.33	0.00	15.65	70.29
S-1	08/16/99	28394	1 1 1	CPY WORK	08/16/99	AUG99	A W202300093 <i>4/99 P/R</i>	108.00	0.00	15.00	-5.40
S-1	08/16/99	29314	1 1 1	CPY WORK	08/16/99	AUG99	A W202300093 <i>5/99 P/R</i>	795.31	0.00	15.00	-39.77
S-1	08/16/99	30741	1 1 1	CPY WORK	08/16/99	AUG99	A W202300093 <i>6/99 P/R</i>	690.65	0.00	15.00	587.05
S-1	08/16/99	24539	1 1 1	CPT FWR	08/16/99	AUG99	A W205000184 <i>1/99 P/R</i>	2957.47	0.00	15.65	2494.63
S-1	08/16/99	28400	1 1 1	CPY FWR	08/16/99	AUG99	A W205000184 <i>3/99 P/R</i>	3087.98	0.00	15.65	2604.71
S-1	08/16/99	30593	1 1 1	CPY FWR	08/16/99	AUG99	A W205000184 <i>6/99 P/R</i>	3727.44	0.00	15.65	3144.10
S-1	08/16/99	30957	1 1 1	CPY FWR	08/16/99	AUG99	A W205000184 <i>more billing</i>	3083.04	0.00	15.65	2600.54
S-1	08/16/99	24537	1 1 1	CPY FWR	08/16/99	AUG99	A W2038858 <i>11/98 P/R</i>	3399.62	0.00	18.00	2787.69
S-1	08/16/99	24538	1 1 1	CPY FWR	08/16/99	AUG99	A W2038858 <i>12/98 P/R</i>	3120.66	0.00	18.00	2558.94
S-1	08/16/99	30717	1 1 1	CPY FWR	08/16/99	AUG99	A W202300137 <i>4/5 4/99 P/R</i>	294.50	0.00	15.00	250.15
S-1	08/16/99	27193	1 1 1	CPY WORK	08/16/99	AUG99	A W202300083 <i>Deposit</i>	4274.00	0.00	15.00	-213.70
S-1	08/16/99	28480	1 1 1	CPY WORK	08/16/99	AUG99	A W202300083 <i>4/99 P/R</i>	3152.00	0.00	15.00	-157.60
S-1	08/16/99	28719	1 1 1	CPY WORK	08/16/99	AUG99	A W202300083 <i>5/99 P/R</i>	3257.00	0.00	15.00	-162.85
S-1	08/16/99	25871	1 1 1	CPY WORK	08/16/99	AUG99	A W202300083 <i>6/99 P/R</i>	6309.00	0.00	15.00	3662.65
S-7	08/16/99	31287	1 1 1	CPY WORK	08/16/99	AUG99	A W202300164 <i>use billing</i>	7042.50	0.00	10.00	-6338.25
S-7	08/16/99	31283	1 1 1	CPY WORK	08/16/99	AUG99	A W202300164	7042.50	0.00	10.00	6338.25
S-7	08/16/99	31288	1 1 1	CPY WORK	08/16/99	AUG99	A W202300164 <i>use billing</i>	221.00	0.00	0.00	-221.00
S-7	08/16/99	31290	1 1 1	CPY WORK	08/16/99	AUG99	A W202300164	221.00	0.00	0.00	221.00
S-3	08/16/99	28405	1 1 2	CPY CANS	08/16/99	AUG99	A T80 <i>W2023-2089.00 2/1/99</i>	2089.00	0.00	0.00	1880.10
S-3	08/16/99	28406	1 1 2	CPY CANS	08/16/99	AUG99	A T80 <i>175</i>	9.00	0.00	0.00	9.00
S-1	08/16/99	31510	1 1 1	CPY FWR	08/16/99	AUG99	A W205000177 <i>4/99 P/R</i>	20146.60	0.00	15.65	16991.80
S-1	08/16/99	31120	1 1 1	CPY FWR	08/16/99	AUG99	A W20500003 <i>5/99 P/R</i>	10702.41	0.00	18.00	8775.98
S-1	08/16/99	31119	1 1 1	CPY FWR	08/16/99	AUG99	A W20500003 <i>billing smt</i>	11130.50	0.00	18.00	-9127.01
S-2	08/16/99	30939	1 1 1	CPY FWR	08/16/99	AUG99	A W2023000114 <i>5/99 P/R</i>	2227.00	0.00	15.00	1892.95
S-1	08/16/99	28256	1 1 1	CPY WORK	08/16/99	AUG99	A W202300106 <i>Deposit</i>	8040.00	0.00	15.00	-402.00
S-1	08/16/99	28731	1 1 1	CPY WORK	08/16/99	AUG99	A W202300106 <i>5/99 P/R</i>	6682.00	0.00	15.00	-334.10
S-1	08/16/99	29909	1 1 1	CPY WORK	08/16/99	AUG99	A W202300106 <i>6/99 P/R</i>	6460.00	0.00	15.00	-323.00
S-2	08/16/99	30796	1 1 1	CPT FWR	08/16/99	AUG99	A W205000179 <i>5/99 P/R</i>	3857.98	0.00	15.65	3254.21
S-2	08/16/99	31659	1 1 1	CPY FWR	08/16/99	AUG99	A W205000179 <i>6/99 P/R</i>	3576.37	0.00	15.65	3016.67
S-1	08/16/99	27396	1 1 1	CPY WORK	08/16/99	AUG99	A W205000207 <i>Deposit</i>	93328.00	0.00	15.65	76722.17
S-1	08/16/99	27397	1 1 1	CPY WORK	08/16/99	AUG99	A W205000207	4139.00	0.00	0.00	4139.00
S-1	08/16/99	23667	1 1 1	CPY FWR	08/16/99	AUG99	A W205000207 <i>4/99 P/R</i>	614.32	0.00	15.65	518.18
S-1	08/16/99	23672	1 1 1	CPY FWR	08/16/99	AUG99	A W205000207 <i>4/99 P/R</i>	56966.69	0.00	15.65	48051.40
S-1	08/16/99	32149	1 1 1	CPY FWR	08/16/99	AUG99	A W205000207 <i>5/99 P/R</i>	93328.00	0.00	15.65	76722.17
S-1	08/16/99	32151	1 1 1	CPY FWR	08/16/99	AUG99	A W205000207	4139.00	0.00	0.00	4139.00
S-1	08/16/99	29332	1 1 1	CPY FWR	08/16/99	AUG99	A W205000181CA <i>5/99 P/R</i>	6850.80	0.00	15.65	5812.39
S-1	08/16/99	25483	1 1 1	CPY WORK	08/16/99	AUG99	A T80 <i>3/99 P/R</i>	699.74	0.00	15.00	-34.99

9706.37

1923.19

541.89

1998.94

3125.50

1351.04

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4856.95

ID STATEMENTS REPORT

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e: 08/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002075

#	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
1	08/16/99	25484	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD 2/1/99	616.72	2/1/99	0.00	9/1/00 15.00	-30.84
1	08/16/99	27312	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300031 3/1/99	759.04		-0.00	15.00	-37.96
1	08/16/99	28622	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300031 4/1/99	652.30		0.00	15.00	-32.62
1	08/16/99	30713	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300031 5/1/99	521.84		0.00	15.00	443.56
1	08/16/99	30714	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300031 6/1/99	521.84		0.00	15.00	443.56
3	08/16/99	30774	1 1 1	CPY FWRD	08/16/99	AUG99	A	W 205000180 6/1/99 P/R	5107.79	1/1/99	0.00	1/1/00 15.65	4308.62
1	08/16/99	30639	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000205AZ 8/1/99	86.23	5/1/99	0.00	5/1/00 15.65	-72.74
1	08/16/99	30640	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000205AZ 9/1/99	79.85		0.00	15.65	67.35
1	08/16/99	31304	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000205CA 10/1/99	10772.38		0.00	15.65	9086.50
1	08/16/99	31506	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000205AZ 5/1/99 P/R	79.84		0.00	15.65	67.35
1	08/16/99	31508	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000205CA 5/1/99 P/R	10520.12		0.00	15.65	8873.72
1	08/16/99	29859	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000209 6/1/99 P/R	86.23		0.00	0.00	86.23
2	08/16/99	31192	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000122 6/1/99	23216.15	7/1/99	0.00	7/1/99 18.00	19037.24
2	08/16/99	31193	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000122 6/1/99	1921.10		0.00	18.00	1575.30
2	08/16/99	31194	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000122 6/1/99	7077.84		0.00	18.00	5803.83
3	08/16/99	31417	1 1 1	CPY FWRD	08/16/99	AUG99	A	W 205000178 6/1/99	6303.85	1/1/99	0.00	1/1/00 15.65	5317.30
1	08/16/99	30916	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000159 6/1/99	9576.47	7/1/99	0.00	7/1/00 18.00	7852.71
1	08/16/99	30919	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000159 6/1/99	3.87		0.00	18.00	3.17
1	08/16/99	30931	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000159 6/1/99	86.74		0.00	18.00	71.13
1	08/16/99	30934	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000159 6/1/99	1119.72		0.00	18.00	918.17
1	08/16/99	29879	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300170 6/1/99 P/R	1438.00	6/1/99	0.00	6/1/00 15.00	1222.30
1	08/16/99	29880	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300170	22.00		0.00	0.00	22.00
3	08/16/99	31109	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000197 4/1/99 P/R	4029.63	5/1/99	0.00	5/1/00 15.65	3398.99
1	08/16/99	24879	1 1 1	CPY SORX	08/16/99	AUG99	A	TBD 6/20/99	1221.90		0.00	15.00	-61.10
1	08/16/99	26166	1 1 1	CPY SORX	08/16/99	AUG99	A	W202300015 1/1/99 P/R	303.75		0.00	15.00	-15.18
1	08/16/99	27220	1 1 1	CPY SORX	08/16/99	AUG99	A	W202300015 3/1/99	433.00		0.00	15.00	-21.65
1	08/16/99	24351	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD 6/20/99	11879.00	1/1/99	0.00	1/1/00 15.00	-593.95
1	08/16/99	24353	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD 6/20/99 P/R	178.64		0.00	15.00	-8.94
1	08/16/99	26919	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300051 00 3/1/99	832.45		0.00	15.00	-41.62
1	08/16/99	28701	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300051 00 4/1/99	1671.32		0.00	15.00	-83.57
1	08/16/99	29506	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300051 00 5/1/99 P/R	7142.25		0.00	15.00	-357.11
1	08/16/99	31197	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300051 00 6/1/99 P/R	5503.86		0.00	15.00	4678.28
1	08/16/99	26524	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300068 6/20/99	17079.00	1/1/99	0.00	1/1/00 15.00	-1707.90
1	08/16/99	31419	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300068 4/1/99 P/R	15800.71		0.00	15.00	13430.60
1	08/16/99	31421	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300068 5/1/99 P/R	12264.90		0.00	15.00	10425.16
1	08/16/99	30926	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000152 4/1/99	9142.90	7/1/99	0.00	7/1/00 18.00	7497.18
1	08/16/99	30922	1 1 1	CPY SORX	08/16/99	AUG99	A	W202300013 4/1/99	1556.62	1/1/99	0.00	1/1/00 15.00	1322.96
1	08/16/99	26526	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD 6/20/99	2136.00	3/21/99	0.00	3/21/00 15.00	-556.80
1	08/16/99	28852	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD 4/1/99 P/R	3796.73		0.00	15.00	-439.84
1	08/16/99	29852	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD 5/1/99 P/R	3527.97		0.00	15.00	1328.77
1	08/16/99	29915	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000153 6/1/99	3152.48	10/1/99	0.00	10/1/00 18.00	2585.03
1	08/16/99	29916	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000153 6/1/99	20473.95		0.00	18.00	16788.64
1	08/16/99	31125	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000153 5/1/99	4789.66		0.00	18.00	3927.32
1	08/16/99	30739	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000183 6/1/99	3461.95	1/1/99	0.00	1/1/00 15.65	2920.15
1	08/16/99	30780	1 1 1	CPY FWRD	08/16/99	AUG99	A	W205000183 3/1/99	3461.95		0.00	15.65	-2920.15

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A I D S T A T E M E N T S R E P O R T

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08/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002075

#	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
R-1	08/16/99	30782	1 1 1	CPY FWR	08/16/99	AUG99	A V205000183 6/99	3484.25 11/1/99	0.00 11/1/99	15.45	3468.80
R-4	08/16/99	31698	1 1 1	CPY FWR	08/16/99	AUG99	A W205000124 6/99	11793.30 7/1/99	0.00 7/1/99	18.00	9670.51
R-2	08/16/99	31430	1 1 1	CPY FWR	08/16/99	AUG99	A W205000208 6/99	1511.47 5/1/99	0.00 5/1/99	15.65	1276.82
R-2	08/16/99	30595	1 1 1	CPY FWR	08/16/99	AUG99	A W 205000185 6/99	22165.31 1/1/00	0.00 1/1/00	15.65	18695.42
371	08/16/99	28581	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Down Amt W2023	1150.00 6/1/99	0.00 6/1/99	10.00	1035.00
371	08/16/99	28582	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " W2023 179	6.00 " 0.00 " 0.00	0.00	0.00	6.00 10411
53	08/16/99	29136	1 1 2	CPY CANS	08/16/99	AUG99	A TBO July Install 1661.33 4/1/99	0.00 4/1/99	10.00	415.20	
379	08/16/99	29844	1 1 2	CPY CANS	08/16/99	AUG99	A W202300130-00 Deposit	431.00 5/1/99	0.00 5/1/99	10.00	387.90
339	08/16/99	30788	1 1 2	CPY CANS	08/16/99	AUG99	A W202300146-00 2nd Trm	-414.00 2/1/99	0.00 2/1/99	10.00	-372.60
348	08/16/99	31344	1 1 2	CPY CANS	08/16/99	AUG99	A W202300145 Deposit	7.00 5/1/99	0.00 5/1/99	0.00	7.00
348	08/16/99	31345	1 1 2	CPY CANS	08/16/99	AUG99	A W202300145 " 1658.00	0.00 " 10.00	1492.20 1499		
351	08/16/99	28676	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Deposit 1730.00 6/1/99	0.00 6/1/99	10.00	1557.00	
351	08/16/99	28677	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " 8.00	0.00 " 0.00	8.00		
351	08/16/99	31684	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Billing correction -1730.00	0.00 10.00	-1557.00		
351	08/16/99	31685	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " -8.00	0.00 0.00	-8.00		
352	08/16/99	28681	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Deposit 144.00 6/1/99	0.00 6/1/99	10.00	1029.60	
352	08/16/99	28682	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " 194 - 19.00	0.00 " 0.00	19.00 1045		
307	08/16/99	29137	1 1 2	CPY CANS	08/16/99	AUG99	A TBO July Install 1437.00 4/1/99	0.00 4/1/99	10.00	393.30	
43	08/16/99	29138	1 1 2	CPY CANS	08/16/99	AUG99	A W202300075 1st Install	1542.00 4/1/99	0.00 4/1/99	10.00	1387.80
380	08/16/99	28607	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Down Amt 1150.00 6/1/99	0.00 6/1/99	10.00	1035.00	
380	08/16/99	28608	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " 178 7.00	0.00 " 0.00	7.00 1042		
3-3	08/16/99	29301	1 1 1	CPY WORK	08/16/99	AUG99	A W202300069 6/99	706.00 4/1/99	0.00 4/1/99	15.00	600.10
3-3	08/16/99	29302	1 1 1	CPY WORK	08/16/99	AUG99	A W202300069 6/99	372.00 " 0.00	15.00	316.20	
3-3	08/16/99	29303	1 1 1	CPY WORK	08/16/99	AUG99	A W202300069 6/99	19777.00 " 0.00	15.00	16810.45 17736	
3-1	08/16/99	24183	1 1 1	CPY WORK	08/16/99	AUG99	A TBO Deposit 25276.00 1/1/99	0.00 1/1/99	15.00	-1263.80	
3-1	08/16/99	24188	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 1/99 PIR 9328.00	0.00 15.00	-466.40		
3-1	08/16/99	25564	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 2/99 15581.00	0.00 15.00	-779.05		
3-1	08/16/99	26636	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 3/99 41136.00	0.00 15.00	-2056.80		
3-1	08/16/99	27388	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 4/99 52769.00	0.00 15.00	-2638.45		
3-1	08/16/99	28580	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 5/99 65005.00	0.00 15.00	-3250.25		
3-1	08/16/99	29858	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 6/99 51510.00	0.00 " 15.00	43783.50 33320		
3-1	08/16/99	24875	1 1 1	CPY WORK	08/16/99	AUG99	A TBO Deposit 1000.00 1/98/99	0.00 1/98/99	15.00	-50.00	
A2	08/16/99	30751	1 1 1	CPY FWR	08/16/99	AUG99	A V 205000176 6/99	4121.77 11/1/99	0.00 11/1/99	15.65	3476.71
A2	08/16/99	30770	1 1 1	CPY FWR	08/16/99	AUG99	A V 205000176 Billing Cor	-4121.77 " 0.00	15.65	-3476.71	
A2	08/16/99	30774	1 1 1	CPY FWR	08/16/99	AUG99	A W 205000176 6/99	4148.32 " 0.00	15.65	3499.11	
3-1	08/16/99	30496	1 1 1	CPY FWR	08/16/99	AUG99	A W205000021 Deposit	12188.00 5/1/99	0.00 5/1/99	15.65	10280.58
3-1	08/16/99	30497	1 1 1	CPY FWR	08/16/99	AUG99	A W205000021 " 635.00	0.00 0.00	635.00 10455		
3-1	08/16/99	30906	1 1 1	CPY FWR	08/16/99	AUG99	A W205000210 6/99	8181.21	0.00 15.65	6900.85	
3-1	08/16/99	30907	1 1 1	CPY FWR	08/16/99	AUG99	A W205000210 6/99	654.49	0.00 0.00	654.49	
3-1	08/16/99	31224	1 1 1	CPY FWR	08/16/99	AUG99	A W205000210 Billing Cor	-654.49 " 0.00	0.00	-654.49	
3-2	08/16/99	28352	1 1 1	CPY WORK	08/16/99	AUG99	A W202300004	201983.60	0.00 10.00	-84785.25	
3-1	08/16/99	31861	1 1 1	CPY FWR	08/16/99	AUG99	A V205000122 6/99 12	6397.29 7/1/99	0.00 7/1/99	15.00	5469.78
3-1	08/16/99	28379	1 1 1	CPY WORK	08/16/99	AUG99	A W202300107 Deposit	899.00 5/1/99	0.00 5/1/99	15.00	-44.95
3-1	08/16/99	28728	1 1 1	CPY WORK	08/16/99	AUG99	A W202300107 5/99	681.45 " 0.00	15.00	-34.07	
3-1	08/16/99	30814	1 1 1	CPY WORK	08/16/99	AUG99	A W202300107 6/99	932.57 " 0.00	15.00	792.68 7126	

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a: 08/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002075

#	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
1	08/16/99	30589	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000203CA 6/99	18520.11	0.00	15.65	15621.71
1	08/16/99	30592	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000203AZ 6/99	574.24	0.00	15.65	484.37
1	08/16/99	31334	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000203CA 6/99	18520.11	0.00	15.65	15621.71
1	08/16/99	31336	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000203CA 6/99	17456.70	0.00	15.65	14724.73
1	08/16/99	28696	1 1 1	CPY SCRK	08/16/99	AUG99	A	W202300153 Deposit	1906.00	0.00	10.00	1715.40
1	08/16/99	28697	1 1 1	CPY SCRK	08/16/99	AUG99	A	W202300153	30.00	0.00	0.00	30.00
1	08/16/99	31424	1 1 1	CPY SCRK	08/16/99	AUG99	A	W202300153 8/1/99	1906.00	0.00	15.00	-1620.10
1	08/16/99	31425	1 1 1	CPY SCRK	08/16/99	AUG99	A	W202300153	-30.00	0.00	0.00	-30.00
1	08/16/99	31426	1 1 1	CPY SCRK	08/16/99	AUG99	A	W202300153 Deposit	902.00 4/1/99	0.00 4/1/00	15.00	766.70
1	08/16/99	31427	1 1 1	CPY SCRK	08/16/99	AUG99	A	W202300153	30.00	0.00	0.00	30.00
1	08/16/99	31386	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000182 6/99	11957.41 1/1/99	0.00 1/1/00	15.65	10084.08
8	08/16/99	26198	1 1 1	CPY WORK	08/16/99	AUG99	A	T80 Deposit	1750.10 5/1/99	0.00 5/1/00	15.00	-87.51
8	08/16/99	27318	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300038 3/99	1493.75	0.00	15.00	-74.68
8	08/16/99	28391	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300038 4/99	1974.00	0.00	15.00	-98.70
8	08/16/99	29328	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300038 5/99	1248.99	0.00	15.00	-62.45
8	08/16/99	30750	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300038 6/99	1601.43	0.00	15.00	1361.22
1	08/16/99	30914	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000214 5/99	206.91 5/20/99	0.00 5/20/00	15.65	174.53
1	08/16/99	30943	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000214 4/99	129.28	0.00	15.65	109.05
1	08/16/99	30945	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000214 6/99	172.03	0.00	15.65	145.11
1	08/16/99	31300	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000214 Deposit	194.40	0.00	15.65	163.98
1	08/16/99	31301	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000214	9.14	0.00	0.00	9.14
1	08/16/99	26189	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 Deposit	57055.90 3/1/99	0.00 3/1/00	15.00	-2852.80
1	08/16/99	27319	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 3/99	21282.07	0.00	15.00	-1064.10
1	08/16/99	28389	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 4/99	41481.00	0.00	15.00	-2074.05
1	08/16/99	29327	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 5/99	71363.04	0.00	15.00	-3568.16
1	08/16/99	29686	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 4/99	249.38	0.00	15.65	-14.09
1	08/16/99	30650	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 4/99	103977.40	0.00	15.00	88380.79
1	08/16/99	30651	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037 6/99	5875.08	0.00	15.00	4993.82
1	08/16/99	31724	1 1 1	CPY WORK	08/16/99	AUG99	A	W 202300037CA 8/1/99	5875.08	0.00	15.00	4993.82
1	08/16/99	25759	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000201 Deposit	5212.00 3/1/99	0.00 3/1/00	15.00	33.88
1	08/16/99	31725	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000201AZ 6/99	5439.89	0.00	15.65	4588.55
1	08/16/99	30805	1 1 1	CPY FWR	08/16/99	AUG99	A	W205000193 6/99	32006.64 1/1/99	0.00 1/1/00	15.65	26997.60

Statement Total

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PAID STATEMENTS REPORT

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Date: 08/27/99 Company: FRR FRONTIER INSURANCE CO.

SMT# 0002079

Cost #	Trn Date	Trn #	A B O	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-3	08/16/99	31965	4 1 1	CPY FWR	08/16/99	AUG99	A WC 38896	114.75	114.75	0.00	94.09
AMYSK-1	08/16/99	31198	4 1 1	CPY FWR	08/16/99	AUG99	A W205000167	18253.45	18253.45	0.00	15326.79
ANACA-1	08/16/99	29350	4 1 1	CPY FWR	08/16/99	AUG99	A W205000186	22478.15	22478.15	0.00	18960.32
ANACA-1	08/16/99	29511	4 1 1	CPY FWR	08/16/99	AUG99	A W205000186	49936.87	49936.87	0.00	42121.75
ANACA-1	08/16/99	29513	4 1 1	CPY FWR	08/16/99	AUG99	A W205000186	53648.88	53648.88	0.00	45252.83
BEENN-1	08/16/99	31716	4 1 1	CPY FWR	08/16/99	AUG99	A W205000130	3445.85	3445.85	0.00	2825.60
BHAR-1	08/16/99	31112	4 1 1	CPY FWR	08/16/99	AUG99	A W205000132	1798.79	1798.79	0.00	1475.01
EARLY-1	08/16/99	31719	4 1 1	CPY FWR	08/16/99	AUG99	A W205000198	415.01	415.01	0.00	350.06
JASPE-1	08/16/99	30738	4 1 1	CPY FWR	08/16/99	AUG99	A W205000136	14695.71	14695.71	0.00	12050.48
ENTR-8	08/16/99	30149	4 1 1	CPY FWR	08/16/99	AUG99	A W205000216	2982.41	2982.41	0.00	2515.66
ENTR-8	08/16/99	30159	4 1 1	CPY FWR	08/16/99	AUG99	A W205000216	11746.30	11746.30	0.00	9908.00
ENTR-8	08/16/99	31536	4 1 1	CPY FWR	08/16/99	AUG99	A W205000216	3241.04	3241.04	0.00	2733.82
ENTR-8	08/16/99	31537	4 1 1	CPY FWR	08/16/99	AUG99	A W205000216	169.48	169.48	0.00	169.48
ENTR-8	08/16/99	31538	4 1 1	CPY FWR	08/16/99	AUG99	A W205000216	11490.96	11490.96	0.00	9692.62
ENTR-8	08/16/99	31539	4 1 1	CPY FWR	08/16/99	AUG99	A W205000216	600.87	600.87	0.00	600.87
CONT-7	08/16/99	29867	4 1 1	CPY FWR	08/16/99	AUG99	A W205000128	21839.52	21839.52	0.00	17908.41
WMM-1	08/16/99	28561	4 1 1	CPY FWR	08/16/99	AUG99	A W205000169	6386.65	6386.65	0.00	5387.14
ISPE-1	08/16/99	29919	4 1 1	CPY FWR	08/16/99	AUG99	A W205000190	44659.26	44659.26	0.00	37670.09
EIS-1	08/16/99	30793	4 1 1	CPY FWR	08/16/99	AUG99	A W205000174	8411.71	8411.71	0.00	7095.25
SIP-1	08/16/99	29862	4 1 1	CPY FWR	08/16/99	AUG99	A W205000156	27763.00	27763.00	0.00	22765.66
ISC-1	08/16/99	29865	4 1 1	CPY FWR	08/16/99	AUG99	A W205000204	6940.31	6940.31	0.00	5854.15
KUT-1	08/16/99	30924	4 1 1	CPY FWR	08/16/99	AUG99	A W205000134	9272.21	9272.21	0.00	7603.21
LEI-1	08/16/99	31115	4 1 1	CPY FWR	08/16/99	AUG99	A W205000145	9246.00	9246.00	0.00	7581.72
LEI-1	08/16/99	31196	4 1 1	CPY FWR	08/16/99	AUG99	A W205000145	9246.00	9246.00	0.00	7581.72
LEI-1	08/16/99	31236	4 1 1	CPY FWR	08/16/99	AUG99	A W205000145	9246.00	9246.00	0.00	7581.72
LA-1	08/16/99	29929	4 1 1	CPY FWR	08/16/99	AUG99	A W205000205	14669.23	14669.23	0.00	12373.50
LA-1	08/16/99	30812	4 1 1	CPY FWR	08/16/99	AUG99	A W205000205	14669.23	14669.23	0.00	12373.50
LA-1	08/16/99	31873	4 1 1	CPY FWR	08/16/99	AUG99	A W205000205	14669.23	14669.23	0.00	12373.50
DE-1	08/16/99	29912	4 1 1	CPY FWR	08/16/99	AUG99	A W205000155	11113.00	11113.00	0.00	9112.66
RR-1	08/16/99	30730	4 1 1	CPY FWR	08/16/99	AUG99	A W205000172	1538.04	1538.04	0.00	1297.34
RR-1	08/16/99	30784	4 1 1	CPY FWR	08/16/99	AUG99	A W205000172	1538.04	1538.04	0.00	1297.34
RR-1	08/16/99	30786	4 1 1	CPY FWR	08/16/99	AUG99	A W205000172	1547.94	1547.94	0.00	1305.69
FAR-1	08/16/99	30925	4 1 1	CPY FWR	08/16/99	AUG99	A W205000137	8073.85	8073.85	0.00	6620.56
EL-1	08/16/99	29913	4 1 1	CPY FWR	08/16/99	AUG99	A W205000173	2212.04	2212.04	0.00	1865.86
IO-1	08/16/99	30904	4 1 1	CPY FWR	08/16/99	AUG99	A W205000166	8179.47	8179.47	0.00	6899.38
W-1	08/16/99	29531	4 1 1	CPY FWR	08/16/99	AUG99	A W205000212	5610.50	5610.50	0.00	4600.61
U-1	08/16/99	30815	4 1 1	CPY FWR	08/16/99	AUG99	A W205000212	2730.70	2730.70	0.00	2303.35
U-1	08/16/99	31106	4 1 1	CPY FWR	08/16/99	AUG99	A W205000212	2859.00	2859.00	0.00	2411.57
U-1	08/16/99	31107	4 1 1	CPY FWR	08/16/99	AUG99	A W205000212	145.00	145.00	0.00	145.00
U-1	08/16/99	31943	4 1 1	CPY FWR	08/16/99	AUG99	A W205000212	2448.76	2448.76	0.00	2045.53
U-1	08/16/99	31944	4 1 1	CPY FWR	08/16/99	AUG99	A W205000212	2267.37	2267.37	0.00	1912.53
E-1	08/16/99	30719	4 1 1	CPY FWR	08/16/99	AUG99	A W205000133	744.00	744.00	0.00	610.08
E-1	08/16/99	30597	4 1 1	CPY FWR	08/16/99	AUG99	A W205000164	5559.33	5559.33	0.00	4558.65
E-1	08/16/99	31117	4 1 1	CPY FWR	08/16/99	AUG99	A W205000196	330.37	330.37	0.00	278.67
E-1	08/16/99	30014	4 1 1	CPY WORK	08/16/99	AUG99	A W202300124	5102.30	5102.30	0.00	4337.38

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Stmnt# 0002075

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-4	08/16/99	25498	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300020	18026.70	0.00	15.00	-901.34
ADAMS-4	08/16/99	25526	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300020	6276.92	0.00	15.00	-313.85
ADAMS-4	08/16/99	26165	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300020	6043.95	0.00	15.00	-302.19
ADAMS-4	08/16/99	28404	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300020	10544.61	0.00	15.00	-527.23
ADAMS-4	08/16/99	28606	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300020	12760.14	0.00	15.00	-638.01
ADAMS-4	08/16/99	29873	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300020	14575.28	0.00	15.00	12388.99
ADAMS-4	08/16/99	30759	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000171CA	22739.81	0.00	15.65	19181.03
ADAMS-4	08/16/99	30801	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000171A2	83.33	0.00	15.65	70.29
ADAMS-4	08/16/99	28394	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300093	108.00	0.00	15.00	-5.40
ADAMS-4	08/16/99	29314	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300093	795.31	0.00	15.00	-39.77
ADAMS-4	08/16/99	30741	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300093	690.65	0.00	15.00	587.05
ADAMS-4	08/16/99	24539	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000184	2957.47	0.00	15.65	2494.63
ADAMS-4	08/16/99	28400	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000184	3087.98	0.00	15.65	2604.71
ADAMS-4	08/16/99	30593	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000184	3727.44	0.00	15.65	3144.10
ADAMS-4	08/16/99	30957	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000184	3083.04	0.00	15.65	-2600.54
ADAMS-4	08/16/99	24537	1 1 1	CPY WORK	08/16/99	AUG99	A	W2038858	3399.62	0.00	18.00	2787.69
ADAMS-4	08/16/99	24538	1 1 1	CPY WORK	08/16/99	AUG99	A	W2038858	3120.66	0.00	18.00	2558.94
ADAMS-4	08/16/99	30717	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300137	294.30	0.00	15.00	250.15
ADAMS-4	08/16/99	27193	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300083	4274.00	0.00	15.00	-213.70
ADAMS-4	08/16/99	28480	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300083	3152.00	0.00	15.00	-157.60
ADAMS-4	08/16/99	28719	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300083	3257.00	0.00	15.00	-162.85
ADAMS-4	08/16/99	29871	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300083	6309.00	0.00	15.00	3662.65
ADAMS-4	08/16/99	31287	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300164	7042.50	0.00	10.00	-6338.25
ADAMS-4	08/16/99	31283	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300164	7042.50	0.00	10.00	6338.25
ADAMS-4	08/16/99	31288	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300164	221.00	0.00	0.00	-221.00
ADAMS-4	08/16/99	31290	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300164	221.00	0.00	0.00	221.00
ADAMS-4	08/16/99	28405	1 1 2	CPY CASH	08/16/99	AUG99	A	TBD	2089.00	0.00	10.00	1880.10
ADAMS-4	08/16/99	28406	1 1 2	CPY CASH	08/16/99	AUG99	A	TBD	9.00	0.00	0.00	9.00
ADAMS-4	08/16/99	31510	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000177	20144.40	0.00	15.65	16997.80
ADAMS-4	08/16/99	31120	1 1 1	CPY WORK	08/16/99	AUG99	A	W20500003	10702.41	0.00	18.00	8775.98
ADAMS-4	08/16/99	31119	1 1 1	CPY WORK	08/16/99	AUG99	A	W20500003	1130.50	0.00	18.00	-9127.01
ADAMS-4	08/16/99	30939	1 1 1	CPY WORK	08/16/99	AUG99	A	W2023000114	2227.00	0.00	15.00	1892.95
ADAMS-4	08/16/99	28256	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300106	8040.00	0.00	15.00	-402.00
ADAMS-4	08/16/99	28731	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300106	6682.00	0.00	15.00	-334.10
ADAMS-4	08/16/99	29909	1 1 1	CPY WORK	08/16/99	AUG99	A	W202300106	6460.00	0.00	15.00	-323.00
ADAMS-4	08/16/99	30796	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000179	3857.98	0.00	15.65	3254.21
ADAMS-4	08/16/99	31659	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000179	3576.37	0.00	15.65	3016.67
ADAMS-4	08/16/99	27396	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000207	93328.00	0.00	15.65	78722.17
ADAMS-4	08/16/99	27397	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000207	4139.00	0.00	0.00	4139.00
ADAMS-4	08/16/99	28667	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000207	614.32	0.00	15.65	518.18
ADAMS-4	08/16/99	28672	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000207	56966.69	0.00	15.65	48051.40
ADAMS-4	08/16/99	32149	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000207	93328.00	0.00	15.65	78722.17
ADAMS-4	08/16/99	32151	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000207	4139.00	0.00	0.00	4139.00
ADAMS-4	08/16/99	29332	1 1 1	CPY WORK	08/16/99	AUG99	A	W205000181CA	6890.80	0.00	15.65	5812.39
ADAMS-4	08/16/99	25483	1 1 1	CPY WORK	08/16/99	AUG99	A	TBD	699.74	0.00	15.00	-34.99

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Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
FURIA-1	08/16/99	25484	1 1 1	CPY WORK	08/16/99	AUG99	A T80 2/19/99	616.72 2/1/99	0.00	9/1/00 15.00	-30.84
FURIA-1	08/16/99	27312	1 1 1	CPY WORK	08/16/99	AUG99	A W202300031 3/99	759.04	-0.00	15.00	-37.96
FURIA-1	08/16/99	28622	1 1 1	CPY WORK	08/16/99	AUG99	A W202300031 4/99	652.30	0.00	15.00	-32.62
FURIA-1	08/16/99	30713	1 1 1	CPY WORK	08/16/99	AUG99	A W202300031 5/99	521.84	0.00	15.00	443.56
FURIA-1	08/16/99	30714	1 1 1	CPY WORK	08/16/99	AUG99	A W202300031 6/99	521.84	0.00	15.00	443.56
GEORG-3	08/16/99	30776	1 1 1	CPY FWOR	08/16/99	AUG99	A W 205000180 6/99 PIR	5107.79 1/1/99	0.00	1/1/00 15.65	4308.42
GROWE-1	08/16/99	30639	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000205AZ Belling	-86.23 5/1/99	0.00	5/1/00 15.65	-72.74
GROWE-1	08/16/99	30640	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000205AZ 6/99 PIR	79.85	0.00	15.65	67.35
GROWE-1	08/16/99	31504	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000205CA 6/99 PIR	10772.38	0.00	15.65	9086.50
GROWE-1	08/16/99	31506	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000205A2 5/99 PIR	79.84	0.00	15.65	67.35
GROWE-1	08/16/99	31508	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000205CA 5/99 PIR	10520.12	0.00	15.65	8873.72
GROWE-1	08/16/99	29859	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000209 6/99 PIR	86.23	0.00	0.00	86.23
GROWE-2	08/16/99	31192	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000122 6/99	23216.15 7/1/98	0.00	7/1/99 18.00	19037.24
GROWE-2	08/16/99	31193	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000122 6/99	1921.10	0.00	18.00	1575.30
GROWE-2	08/16/99	31194	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000122 6/99	7077.86	0.00	18.00	5803.83
GROWE-3	08/16/99	31417	1 1 1	CPY FWOR	08/16/99	AUG99	A W 205000178 6/99	6303.85 1/1/99	0.00	1/1/00 15.65	5317.30
GUDPA-1	08/16/99	30916	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000159 6/99	9576.67 7/1/98	0.00	7/1/99 18.00	7852.71
GUDPA-1	08/16/99	30919	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000159 6/99	3.87	0.00	18.00	3.17
GUDPA-1	08/16/99	30931	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000159 6/99	86.74	0.00	18.00	71.13
GUDPA-1	08/16/99	30934	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000159 6/99	1119.72	0.00	18.00	918.17
GUTES-1	08/16/99	29879	1 1 1	CPY WORK	08/16/99	AUG99	A W202300170 6/99	1438.00 6/1/99	0.00	6/1/00 15.00	1222.30
GUTES-1	08/16/99	29880	1 1 1	CPY WORK	08/16/99	AUG99	A W202300170	22.00	0.00	0.00	22.00
HILLS-5	08/16/99	31109	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000197 4/99 PIR	4029.63 2/1/99	0.00	2/1/00 15.65	3398.99
JACOB-1	08/16/99	24879	1 1 1	CPY SORK	08/16/99	AUG99	A T80 2/19/99	1221.90	0.00	15.00	-61.10
JACOB-1	08/16/99	26166	1 1 1	CPY SORK	08/16/99	AUG99	A W202300015 1/99 PIR	303.75	0.00	15.00	-15.18
JACOB-1	08/16/99	27220	1 1 1	CPY SORK	08/16/99	AUG99	A W202300015 3/99	433.00	0.00	15.00	-21.65
JERIC-1	08/16/99	24351	1 1 1	CPY WORK	08/16/99	AUG99	A T80 2/19/99	11879.00 1/1/99	0.00	1/1/00 15.00	-593.95
JERIC-1	08/16/99	24353	1 1 1	CPY WORK	08/16/99	AUG99	A T80 2/19/99	178.64	0.00	15.00	-8.94
JERIC-1	08/16/99	26919	1 1 1	CPY WORK	08/16/99	AUG99	A W202300051 00 3/99	832.45	0.00	15.00	-41.62
JERIC-1	08/16/99	28701	1 1 1	CPY WORK	08/16/99	AUG99	A W202300051 00 4/99	1671.32	0.00	15.00	-83.57
JERIC-1	08/16/99	29506	1 1 1	CPY WORK	08/16/99	AUG99	A W202300051 00 5/99 PIR	7142.25	0.00	15.00	-357.11
JERIC-1	08/16/99	31197	1 1 1	CPY WORK	08/16/99	AUG99	A W202300051 00 6/99 PIR	5503.86	0.00	15.00	4678.28
JRPIE-1	08/16/99	26584	1 1 1	CPY WORK	08/16/99	AUG99	A W202300068 2/19/99	17079.00 1/1/99	0.00	1/1/00 15.00	-1707.90
JRPIE-1	08/16/99	31419	1 1 1	CPY WORK	08/16/99	AUG99	A W202300068 4/99 PIR	15800.71	0.00	15.00	13430.60
JRPIE-1	08/16/99	31421	1 1 1	CPY WORK	08/16/99	AUG99	A W202300068 5/99 PIR	12264.90	0.00	15.00	10425.16
KCHHA-1	08/16/99	30926	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000152 6/99	9142.90 7/1/98	0.00	7/1/99 18.00	-7497.18
GRANS-1	08/16/99	30922	1 1 1	CPT SORK	08/16/99	AUG99	A W202300013 6/99	1556.42 1/1/99	0.00	1/1/00 15.00	1322.96
LATAP-1	08/16/99	26586	1 1 1	CPY WORK	08/16/99	AUG99	A T80 2/19/99	136.00 2/1/99	0.00	2/1/00 15.00	-556.80
LATAP-1	08/16/99	28852	1 1 1	CPY WORK	08/16/99	AUG99	A T80 4/99 PIR	8796.73	0.00	15.00	-439.84
LATAP-1	08/16/99	29852	1 1 1	CPY WORK	08/16/99	AUG99	A T80 5/99 PIR	13327.97	0.00	15.00	11328.77
LJSIN-1	08/16/99	29915	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000153 6/99	3152.48 10/1/99	0.00	10/1/00 18.00	2585.03
LJSIN-1	08/16/99	29916	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000153 6/99	20473.95	0.00	18.00	16788.64
LJSIN-1	08/16/99	31125	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000153 5/99	4789.66	0.00	18.00	3927.52
LATUR-1	08/16/99	30739	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000183 6/99	3461.95 1/1/99	0.00	1/1/00 15.65	2920.15
LATUR-1	08/16/99	30780	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000183 3/99	3461.95	0.00	15.65	-2920.15

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Line #	Item Date	Item #	A B D	Item Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
NATUR-1	08/16/99	30782	1 1 1	CPY FWR	08/16/99	AUG99	A W205000183 6/99	3484.25 11/1/99	0.00 11/1/99	15.65	2938.96
NATUR-4	08/16/99	31698	1 1 1	CPY FWR	08/16/99	AUG99	A W205000124 6/99	11793.30 7/1/99	0.00 7/1/99	18.00	9670.51
ORGAN-2	08/16/99	31430	1 1 1	CPY FWR	08/16/99	AUG99	A W205000208 6/99	1511.47 5/1/99	0.00 5/1/99	15.65	1274.92
PROD-2	08/16/99	30595	1 1 1	CPY FWR	08/16/99	AUG99	A W205000785 6/99	22165.31 1/1/99	0.00 1/1/99	15.65	18694.64
QCK0071	08/16/99	28581	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Down Pmt W2023	1150.00 6/1/99	0.00 6/1/99	10.00	1035.00
QCK0071	08/16/99	28582	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " W2023	6.00 " 0.00 " 0.00	6.00	0.00	6.00
QCK1153	08/16/99	29136	1 1 2	CPY CANS	08/16/99	AUG99	A TBO July Install 179	461.33 4/1/99	0.00 4/1/99	10.00	415.20
QCK2079	08/16/99	29844	1 1 2	CPY CANS	08/16/99	AUG99	A W202300130-00 Deposit	431.00 5/1/99	0.00 5/1/99	10.00	387.90
QCK2139	08/16/99	30788	1 1 2	CPY CANS	08/16/99	AUG99	A W202300146-00 2nd Pmt	-414.00 2/1/99	0.00 2/1/99	10.00	-372.60
QCK2148	08/16/99	31344	1 1 2	CPY CANS	08/16/99	AUG99	A W202300145 Deposit	7.00 5/30/99	0.00 5/30/99	10.00	7.00
QCK2148	08/16/99	31345	1 1 2	CPY CANS	08/16/99	AUG99	A W202300145 "	1658.00 " 0.00 " 10.00	1658.00	0.00	1492.20
QCK2151	08/16/99	28676	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Deposit cancelled	1730.00 4/1/99	0.00 4/1/99	10.00	1557.00
QCK2151	08/16/99	28677	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " "	8.00 " 0.00 " 0.00	8.00	0.00	8.00
QCK2151	08/16/99	31684	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Billing correction	-1730.00 " 0.00 " 10.00	-1730.00	0.00	-1557.00
QCK2151	08/16/99	31685	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " "	-8.00 " 0.00 " 0.00	-8.00	0.00	-8.00
QCK2152	08/16/99	28681	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Depo + 174	144.00 4/1/99	0.00 4/1/99	10.00	1029.60
QCK2152	08/16/99	28682	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " "	19.00 " 0.00 " 0.00	19.00	0.00	19.00
QCK3007	08/16/99	29137	1 1 2	CPY CANS	08/16/99	AUG99	A TBO July Install 110	437.00 4/1/99	0.00 4/1/99	10.00	393.30
QCK3143	08/16/99	29138	1 1 2	CPY CANS	08/16/99	AUG99	A W202300075 May Install	1542.00 4/1/99	0.00 4/1/99	10.00	1387.80
RIVERRO	08/16/99	28607	1 1 2	CPY CANS	08/16/99	AUG99	A TBO Down Pmt	1150.00 6/1/99	0.00 6/1/99	10.00	1035.00
RIVERRO	08/16/99	28608	1 1 2	CPY CANS	08/16/99	AUG99	A TBO " 178	7.00 " 0.00 " 0.00	7.00	0.00	7.00
ROSEV-3	08/16/99	29301	1 1 1	CPY WORK	08/16/99	AUG99	A W202300069 6/99	706.00 4/1/99	0.00 4/1/99	15.00	600.10
ROSEV-3	08/16/99	29302	1 1 1	CPY WORK	08/16/99	AUG99	A W202300069 6/99	372.00 " 0.00 " 15.00	372.00	0.00	316.20
ROSEV-3	08/16/99	29303	1 1 1	CPY WORK	08/16/99	AUG99	A W202300069 6/99	19777.00 " 0.00 " 15.00	19777.00	0.00	16810.45
SATIC-1	08/16/99	24183	1 1 1	CPY WORK	08/16/99	AUG99	A TBO Deposit	25276.00 1/1/99	0.00 1/1/99	15.00	-1263.80
SATIC-1	08/16/99	24188	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 1/99 PIZ	9328.00 " 0.00 " 15.00	9328.00	0.00	-466.40
SATIC-1	08/16/99	25564	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 2/99	15581.00 " 0.00 " 15.00	15581.00	0.00	-779.05
SATIC-1	08/16/99	26636	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 3/99	41136.00 " 0.00 " 15.00	41136.00	0.00	-2056.80
SATIC-1	08/16/99	27388	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 4/99	52769.00 " 0.00 " 15.00	52769.00	0.00	-2638.45
SATIC-1	08/16/99	28580	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 5/99	65005.00 " 0.00 " 15.00	65005.00	0.00	-3250.25
SATIC-1	08/16/99	29858	1 1 1	CPY WORK	08/16/99	AUG99	A TBO 6/99	51510.00 " 0.00 " 15.00	51510.00	0.00	43783.50
SEASU-1	08/16/99	24876	1 1 1	CPY WORK	08/16/99	AUG99	A TBO Depo + 210	1000.00 1/98/99	0.00 1/98/99	15.00	-50.00
SIERRAZ	08/16/99	30751	1 1 1	CPY FWR	08/16/99	AUG99	A W205000176 6/99	4121.77 11/1/99	0.00 11/1/99	15.65	3476.71
SIERRAZ	08/16/99	30770	1 1 1	CPY FWR	08/16/99	AUG99	A W205000176 Billing Cor.	-4121.77 " 0.00 " 15.65	-4121.77	0.00	-3476.71
SIERRAZ	08/16/99	30774	1 1 1	CPY FWR	08/16/99	AUG99	A W205000176 6/99	4148.32 " 0.00 " 15.65	4148.32	0.00	3499.11
IKFOO-1	08/16/99	30496	1 1 1	CPY FWR	08/16/99	AUG99	A W205000021 Deposit	12188.00 5/4/99	0.00 5/4/99	15.65	10280.58
IKFOO-1	08/16/99	30497	1 1 1	CPY FWR	08/16/99	AUG99	A W205000021 "	635.00 " 0.00 " 0.00	635.00	0.00	635.00
IKFOO-1	08/16/99	30906	1 1 1	CPY FWR	08/16/99	AUG99	A W205000210 6/99	8181.21 " 0.00 " 15.65	8181.21	0.00	6900.85
IKFOO-1	08/16/99	30907	1 1 1	CPY FWR	08/16/99	AUG99	A W205000210 6/99	654.49 " 0.00 " 0.00	654.49	0.00	654.49
IKFOO-1	08/16/99	31226	1 1 1	CPY FWR	08/16/99	AUG99	A W205000210 Billing Cor.	-654.49 " 0.00 " 0.00	-654.49	0.00	-654.49
UMIT-2	08/16/99	28352	1 1 1	CPY WORK	08/16/99	AUG99	A W202300004	201983.60 " 0.00 " 10.00	201983.60	0.00	181785.24
UNSW-1	08/16/99	31861	1 1 1	CPY FWR	08/16/99	AUG99	A W205000123 6/99 112	6597.29 7/1/99	0.00 7/1/99	18.00	5609.78
AYLO-1	08/16/99	28379	1 1 1	CPY WORK	08/16/99	AUG99	A W202300107 Depo +	899.00 5/1/99	0.00 5/1/99	15.00	-44.95
AYLO-1	08/16/99	28728	1 1 1	CPY WORK	08/16/99	AUG99	A W202300107 5/99	681.45 " 0.00 " 15.00	681.45	0.00	-34.07
AYLO-1	08/16/99	30814	1 1 1	CPY WORK	08/16/99	AUG99	A W202300107 6/99	932.57 " 0.00 " 15.00	932.57	0.00	792.68

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Date: 08/19/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002075

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
TORFF-1	08/16/99	30589	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000203CA <i>6/99</i>	18520.71	0.00	15.65	18520.71
TORFF-1	08/16/99	30592	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000203AZ <i>6/99</i>	574.24	0.00	15.65	484.37
TORFF-1	08/16/99	31334	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000203CA <i>6/99</i>	38520.44	0.00	15.65	38520.44
TORFF-1	08/16/99	31336	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000203CA <i>6/99</i>	17456.70	0.00	15.65	17456.70
TRPL-1	08/16/99	28696	1 1 1	CPY SDRK	08/16/99	AUG99	A W202300153 <i>Deposit</i>	1906.00	0.00	10.00	1715.40
TRPL-1	08/16/99	28697	1 1 1	CPY SDRK	08/16/99	AUG99	A W202300153	30.00	0.00	0.00	30.00
TRPL-1	08/16/99	31424	1 1 1	CPY SDRK	08/16/99	AUG99	A W202300153 <i>6/99</i>	1906.00	0.00	15.00	1620.10
TRPL-1	08/16/99	31425	1 1 1	CPY SDRK	08/16/99	AUG99	A W202300153	30.00	0.00	0.00	30.00
TRPL-1	08/16/99	31426	1 1 1	CPY SDRK	08/16/99	AUG99	A W202300153 <i>Deposit</i>	902.00	0.00	15.00	766.70
TRPL-1	08/16/99	31427	1 1 1	CPY SDRK	08/16/99	AUG99	A W202300153	30.00	0.00	0.00	30.00
VALCO-1	08/16/99	31386	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000182 <i>6/99</i>	11957.41	0.00	15.65	11957.41
VALLE-8	08/16/99	26198	1 1 1	CPY WORK	08/16/99	AUG99	A T80 <i>Deposit</i>	1750.10	0.00	15.00	1750.10
VALLE-8	08/16/99	27318	1 1 1	CPY WORK	08/16/99	AUG99	A W202300038 <i>3/99</i>	1493.75	0.00	15.00	1493.75
VALLE-8	08/16/99	28351	1 1 1	CPY WORK	08/16/99	AUG99	A W202300038 <i>4/99</i>	1974.00	0.00	15.00	1974.00
VALLE-8	08/16/99	29328	1 1 1	CPY WORK	08/16/99	AUG99	A W202300038 <i>5/99</i>	1248.99	0.00	15.00	1248.99
VALLE-8	08/16/99	30750	1 1 1	CPY WORK	08/16/99	AUG99	A W202300038 <i>6/99</i>	1601.43	0.00	15.00	1601.43
ECFA-1	08/16/99	30914	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000214 <i>5/99</i>	206.91	0.00	15.65	174.53
ECFA-1	08/16/99	30943	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000214 <i>4/99</i>	129.28	0.00	15.65	109.05
ECFA-1	08/16/99	30945	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000214 <i>6/99</i>	172.03	0.00	15.65	145.11
ECFA-1	08/16/99	31300	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000214 <i>Deposit</i>	196.40	0.00	15.65	163.98
ECFA-1	08/16/99	31301	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000214	9.16	0.00	0.00	9.16
EGPA-1	08/16/99	26189	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>Deposit</i>	57055.90	0.00	15.00	57055.90
EGPA-1	08/16/99	27319	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>3/99</i>	21282.07	0.00	15.00	21282.07
EGPA-1	08/16/99	28389	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>4/99</i>	41481.00	0.00	15.00	41481.00
EGPA-1	08/16/99	29327	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>5/99</i>	71363.04	0.00	15.00	71363.04
EGPA-1	08/16/99	29686	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>4/99</i>	249.38	0.00	15.65	249.38
EGPA-1	08/16/99	30650	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>6/99</i>	103977.40	0.00	15.00	103977.40
EGPA-1	08/16/99	30651	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037 <i>5/99</i>	5875.08	0.00	15.00	5875.08
EGPA-1	08/16/99	31724	1 1 1	CPY WORK	08/16/99	AUG99	A W 202300037CA <i>6/99</i>	5875.08	0.00	15.00	5875.08
EGPA-1	08/16/99	25759	1 1 1	CPY WORK	08/16/99	AUG99	A W205000201 <i>Deposit</i>	5212.00	0.00	15.00	5212.00
EGPA-1	08/16/99	31725	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000201AZ <i>6/99</i>	5439.89	0.00	15.65	5439.89
ESTC-1	08/16/99	30805	1 1 1	CPY FWOR	08/16/99	AUG99	A W205000193 <i>6/99</i>	32006.64	0.00	15.65	32006.64

Statement total

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Date: 09/13/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002125

Line #	Trm Date	Item #	A B D	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
DAHS-3	09/13/99	32641	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000167 P/R	117.17	0.00	15.65	96.02
YSK-1	09/13/99	32729	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000167 P/R	18106.51	0.00	15.65	45272.84
IGSH-1	09/13/99	31834	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000191 P/R	1880.70	0.00	15.65	1586.37
ENH-1	09/13/99	30867	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000237 P/R	8717.00	0.00	15.65	7352.79
ENH-1	09/13/99	30868	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000237 P/R	409.77	0.00	0.00	409.77
ENH-1	09/13/99	31836	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000237 P/R	9282.83	0.00	15.65	7830.67
HAR-1	09/13/99	31970	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000232 P/R	358.35	0.00	15.65	302.27
BUC-1	09/13/99	30873	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000229 P/R	1689.00	0.00	15.65	1424.67
BUC-1	09/13/99	30874	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000229 P/R	7.94	0.00	0.00	7.94
BUC-1	09/13/99	33032	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000229 P/R	192.59	0.00	15.65	162.45
SKO-1	09/13/99	30889	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000224 P/R	54358.00	0.00	15.65	53850.97
SKO-1	09/13/99	30890	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000224 P/R	2555.38	0.00	0.00	2555.38
SKO-1	09/13/99	31975	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000224 P/R	53741.67	0.00	15.65	45331.10
RLY-1	09/13/99	31838	4 1 1	CPY	FWCR	09/13/99	AUG99	YA	W205000167 P/R	591.90	0.00	15.65	499.27
SPE-1	09/13/99	31526	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000243 P/R	5170.00	0.00	15.65	4360.89
SPE-1	09/13/99	31527	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000243 P/R	243.03	0.00	0.00	243.03
SPE-1	09/13/99	31904	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000243 P/R	3996.72	0.00	15.65	3371.23
NTR-8	09/13/99	31655	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000216 P/R	13715.74	0.00	15.65	11569.23
NTR-8	09/13/99	31623	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000216 P/R	3256.48	0.00	15.65	2746.54
ANG-1	09/13/99	31984	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000248 P/R	4588.94	0.00	15.65	3870.77
NFAR-1	09/13/99	30869	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000230 P/R	5975.00	0.00	15.65	5039.91
NFAR-1	09/13/99	30870	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000230 P/R	280.88	0.00	0.00	280.88
JNT-7	09/13/99	32576	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000167 P/R	3304.06	0.00	15.65	3122.97
JHM-1	09/13/99	32094	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000169 P/R	6567.85	0.00	15.65	5559.98
JHM-1	09/13/99	32096	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000169 P/R	7084.55	0.00	15.65	5975.22
JHM-1	09/13/99	32100	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000169 P/R	12106.41	0.00	15.65	10211.76
BHA-1	09/13/99	28423	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000185 P/R	6742.84	0.00	15.65	5529.13
BHA-1	09/13/99	32783	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000247 P/R	2994.82	0.00	15.65	2526.13
SPE-1	09/13/99	31636	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000150 P/R	20231.48	0.00	15.65	17065.25
LS-1	09/13/99	31920	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000172 P/R	13632.44	0.00	15.65	11498.96
AV-3	09/13/99	30893	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000223 P/R	14497.00	0.00	15.65	12228.22
AV-3	09/13/99	30895	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000223 P/R	681.52	0.00	0.00	681.52
AV-3	09/13/99	32132	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000223 P/R	26058.93	0.00	15.65	21980.71
RS-2	09/13/99	30875	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000227 P/R	12846.00	0.00	15.65	10835.60
RS-2	09/13/99	30876	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000227 P/R	296.76	0.00	0.00	296.76
RS-2	09/13/99	31977	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000227 P/R	10345.23	0.00	15.65	8726.20
RS-2	09/13/99	31979	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000227 P/R	56.25	0.00	15.65	45.74
SC-1	09/13/99	31661	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000204 P/R	5884.54	0.00	15.65	5807.13
LT-1	09/13/99	31436	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000245 P/R	3893.00	0.00	15.65	3283.75
LT-1	09/13/99	31437	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000245 P/R	183.02	0.00	0.00	183.02
LT-1	09/13/99	31897	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000245 P/R	2039.88	0.00	15.65	1720.64
FI-1	09/13/99	32791	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000225 P/R	8816.57	0.00	15.65	7436.86
LA-1	09/13/99	31875	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000205 P/R	20642.31	0.00	15.65	17411.79
LA-1	09/13/99	33027	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000205 P/R	-37.37	0.00	0.00	-37.37
CE-5	09/13/99	30853	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000234 P/R	3516.00	0.00	15.65	3048.17

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A I D S T A T E M E N T S R E P O R T

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ate: 09/13/99 Company: FRR FRONTIER INSURANCE CO.

SLMT# 0002125

Inst #	Trm Date	Item #	A B D	Trm	Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
ALDE-5	09/13/99	30854	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000234 Deposit	169.90 7/1/99	0.00 7/1/00	0.00	169.90
ALDE-5	09/13/99	31642	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000234 7/99 P/R	2957.09 "	0.00 "	15.65	2941.44
JERR-1	09/13/99	32785	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000172 7/99 P/R	13208.95 1/1/77	0.00 4/1/00	15.65	11141.75
SFAR-1	09/13/99	32479	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000234 7/99 P/R	4768.96 7/1/77	0.00 7/1/00	15.65	4022.62
JTB-1	09/13/99	32495	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000240 7/99 P/R	21418.52 7/1/99	0.00 7/1/00	15.65	18066.52
JTB-1	09/13/99	32497	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000240 "	1901.85 "	0.00 "	15.65	1604.21
JTB-1	09/13/99	32499	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000240 "	1461.11 "	0.00 "	15.65	1232.45
JTB-1	09/13/99	32501	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000240 "	3325.00 "	0.00 "	15.65	2804.64
HN8-1	09/13/99	30470	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000168 Install	6191.00 1/1/99	0.00 1/1/00	15.65	5222.11
SAN-1	09/13/99	31829	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000166 7/99 P/R	7263.14 1/1/98	0.00 1/1/00	15.65	5955.77
SBU-1	09/13/99	32390	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000212 7/99 P/R	2235.03 6/1/77	0.00 6/1/00	15.65	1885.25
NAF-1	09/13/99	30863	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000228 Deposit	1892.00 7/1/99	0.00 7/1/00	15.65	1575.90
NAF-1	09/13/99	30864	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000228 "	88.96 "	0.00 "	0.00	68.96
NAF-1	09/13/99	33013	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000228 7/99 P/R	1016.67 "	0.00 "	15.65	857.36
ASC-1	09/13/99	31901	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000160 7/99 P/R	7378.26 1/1/78	0.00 1/1/00	15.65	6050.16
RTI-1	09/13/99	31825	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000244 7/99 P/R	2960.95 7/1/99	0.00 7/1/00	15.65	2497.56
GRA-1	09/13/99	32718	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000196 7/99 P/R	329.89 1/1/99	0.00 1/1/00	15.65	278.26
YCO-1	09/13/99	30016	4 1 1	CPY	WORK	09/13/99	AUG99	A W202300126 4/99 P/R	4474.90 4/1/99	0.00 4/1/00	15.65	-0.01
YCO-1	09/13/99	32424	4 1 1	CPY	WORK	09/13/99	AUG99	A W202300126 7/99 P/R	6619.76 "	0.00 "	15.00	5626.60
ISH-1	09/13/99	30859	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000239 Deposit	13209.00 7/1/99	0.00 7/1/00	15.65	11141.75
ISH-1	09/13/99	30860	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000239 "	620.97 "	0.00 "	0.00	620.97
FUR-3	09/13/99	31827	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000194 DO 7/99 P/R	21312.04 7/1/77	0.00 7/1/00	15.65	17976.71
JAL-2	09/13/99	31402	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000149 6/99 P/R	55873.06 9/1/98	0.00 9/1/00	18.00	45815.91
JAL-2	09/13/99	31403	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000149 7/99 P/R	3083.94 "	0.00 "	18.00	2528.63
JAL-2	09/13/99	31404	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000149 8/99 P/R	822.41 "	0.00 "	18.00	674.38
BER-1	09/13/99	31534	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000249 Deposit	14095.00 7/1/99	0.00 7/1/00	15.65	12889.13
BER-1	09/13/99	31535	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000249 "	662.62 "	0.00 "	0.00	662.62
MC-1	09/13/99	31434	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000242 Deposit	788.00 7/1/99	0.00 7/1/00	15.65	664.68
MC-1	09/13/99	31435	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000242 "	37.02 "	0.00 "	0.00	37.02
MC-1	09/13/99	33653	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000242 7/99 P/R	1137.73 "	0.00 "	15.65	959.68
XER-1	09/13/99	31650	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000161 7/99 P/R	14542.52 1/1/98	0.00 1/1/00	18.00	11924.87
CH-1	09/13/99	30847	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000241 Deposit	5339.00 7/1/99	0.00 7/1/00	15.65	4503.45
CH-1	09/13/99	30848	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000241 "	250.96 "	0.00 "	0.00	250.96
CH-1	09/13/99	31988	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000241 7/99 P/R	3570.53 "	0.00 "	15.65	3244.79
CH-2	09/13/99	31647	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000163 7/99 P/R	11513.03 1/1/98	0.00 1/1/00	18.00	9440.68
CH-4	09/13/99	30857	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000236 Deposit	6374.00 7/1/99	0.00 7/1/00	15.65	5562.04
CH-4	09/13/99	30858	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000236 "	309.96 "	0.00 "	0.00	309.96
CH-4	09/13/99	32506	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000236 7/99 P/R	4753.75 "	0.00 "	15.65	5696.79
FA-1	09/13/99	31667	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000189 7/99 P/R	1923.93 1/1/99	0.00 1/1/00	15.65	1622.63
FA-1	09/13/99	31830	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000189 7/99 P/R	29570.75 "	0.00 "	15.65	25195.98
FA-1	09/13/99	31832	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000189 7/99 P/R	12721.62 "	0.00 "	15.65	10730.69
FA-1	09/13/99	31865	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000189 8/99 P/R	26609.81 "	0.00 "	15.65	22443.37
FA-1	09/13/99	31877	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000189 7/99 P/R	7452.85 "	0.00 "	15.65	6266.50
FA-1	09/13/99	32511	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000187 7/99 P/R	10248.56 1/1/98	0.00 1/1/00	15.65	8644.66
FA-1	09/13/99	31644	4 1 1	CPY	FWCR	09/13/99	AUG99	A W205000162 7/99 P/R	10698.45 1/1/97	0.00 1/1/00	18.00	8772.73

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PAID STATEMENTS REPORT

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Date: 09/13/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002125

Line #	Trm Date	Item #	A B C	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
ANTA-1	09/13/99	31524	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000246 Deposit	8219.00	7/1/99	0.00	7/1/00 15.65	6932.73
ANTA-1	09/13/99	31525	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000246 "	386.37	"	0.00	" 0.00	386.37
ANTA-1	09/13/99	31859	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000246 7/1/99 P/R	6280.62	"	0.00	" 15.65	5297.70
HARE-1	09/13/99	32716	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W2050001707/1/99 P/R	6222.19	1/1/99	0.00	1/1/00 15.65	5248.42
UNLA-1	09/13/99	32477	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000202 Aug Install	3270.89	4/1/99	0.00	4/1/00 15.65	2759.00
MISS-1	09/13/99	30871	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000235-2/00 P/R	3119.00	7/1/99	0.00	7/1/00 15.65	2630.88
MISS-1	09/13/99	30872	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000235 "	146.62	"	0.00	" 0.00	146.62
MISS-1	09/13/99	31962	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W2050002354/99 P/R	2117.19	"	0.00	" 15.65	1785.85
TERR-1	09/13/99	33889	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W2050001657/99 P/R	14070.72	1/1/98	0.00	1/1/99 18.00	11537.99
RECA-1	09/13/99	31634	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W2050002197/99 P/R	17525.69	4/30/99	0.00	4/30/00 15.65	14782.92
ASQU-1	09/13/99	30887	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000222 Deposit	7137.00	7/1/99	0.00	7/1/00 15.65	6020.06
ASQU-1	09/13/99	30888	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000222 "	337.52	"	0.00	" 0.00	337.52
ASQU-1	09/13/99	31918	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W2050002227/99 P/R	10319.69	"	0.00	" 15.65	8784.66
ASQU-1	09/13/99	32523	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W2050002228/99 P/R	10319.69	"	0.00	" 15.65	8784.66
ASQU-1	09/13/99	32525	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000222 7/99 P/R	10614.54	"	0.00	" 15.65	8953.36
TSO-1	09/13/99	26456	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000175 Apr Install	5253.33	4/1/99	0.00	4/1/00 15.65	4431.18
TSO-1	09/13/99	27653	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000175 May Install	5253.33	"	0.00	" 16.00	4412.80
TSO-1	09/13/99	28550	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000175 June Install	5253.33	"	0.00	" 16.00	4412.80
MAH-1	09/13/99	31884	4 1 1	CPY	FWCR	09/13/99	AUG99	A	W205000146 7/99 P/R	348.25	7/1/99	0.00	7/1/00 18.00	285.56

Statement total

648022.51

PAID STATEMENTS REPORT

Date: 09/14/99 Company: FRR FRONTIER INSURANCE CO.

Stat# 0002137

G = 408,101.28 - CPT
 U = 420,748.33 -
 B = 3,331.80 FPC
 B = 7.00 FIC

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Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net From Commission	Payment
ADAMS-2	09/14/99	31330	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300264	204.00	0.00	173.40
ADAMS-2	09/14/99	31331	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300264	10.00	0.00	10.00
ADAMS-2	09/14/99	31633	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300264	173.95	0.00	147.86
ADAMS-2	09/14/99	32396	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300264	-173.95	0.00	-147.86
ADAMS-2	09/14/99	32642	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300264	63.31	0.00	53.81
ADAMS-4	09/14/99	31638	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300020	21347.75	0.00	18145.59
ADAMS-2	09/14/99	32620	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000174	14578.70	0.00	123984.13
ADAMS-2	09/14/99	32622	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000174	458.33	0.00	449.20
ADAMS-1	09/14/99	33274	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300093	933.65	0.00	793.60
ADAMS-2	09/14/99	31379	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300241	1395.00	0.00	1185.75
ADAMS-2	09/14/99	31380	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300241	66.00	0.00	66.00
ADAMS-1	09/14/99	32796	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	34.00	0.00	34.00
ADAMS-1	09/14/99	32628	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	697.00	0.00	627.30
ADAMS-1	09/14/99	32829	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	697.00	0.00	627.30
ADAMS-1	09/14/99	32830	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	697.00	0.00	627.30
ADAMS-1	09/14/99	32831	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	697.00	0.00	627.30
ADAMS-1	09/14/99	32832	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	697.00	0.00	627.30
ADAMS-1	09/14/99	32833	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300032	697.00	0.00	627.30
ADAMS-1	09/14/99	26624	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000154	3995.16	0.00	3527.03
ADAMS-1	09/14/99	28479	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000154	4906.82	0.00	4423.59
ADAMS-1	09/14/99	28552	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000154	4210.97	0.00	3835.00
ADAMS-1	09/14/99	32136	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000184	3636.54	0.00	3306.42
ADAMS-1	09/14/99	31862	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300083	3940.00	0.00	3549.00
ADAMS-7	09/14/99	31284	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300164	221.00	0.00	221.00
ADAMS-7	09/14/99	31289	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300164	7042.50	0.00	5986.12
ADAMS-7	09/14/99	31986	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300164	977.50	0.00	830.87
ADAMS-1	09/14/99	30776	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000003	14188.73	0.00	12834.76
ADAMS-1	09/14/99	31958	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000003	11603.76	0.00	10515.08
ADAMS-1	09/14/99	31881	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300106	7885.00	0.00	7072.25
ADAMS-1	09/14/99	33811	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300106	5733.00	0.00	5173.05
ADAMS-2	09/14/99	31680	1 1 1	CPY UMBR	09/14/99	AUG99	A	UM8634223-03	1534.40	0.00	1384.24
ADAMS-2	09/14/99	31707	1 1 1	CPY UMBR	09/14/99	AUG99	A	UM8634223-03	1150.80	0.00	978.18
ADAMS-2	09/14/99	31708	1 1 1	CPY UMBR	09/14/99	AUG99	A	UM8634223-03	7.00	0.00	7.00
ADAMS-2	09/14/99	32630	1 1 1	CPY UMBR	09/14/99	AUG99	A	UM8634223-03	-1534.40	0.00	-1384.24
ADAMS-2	09/14/99	32631	1 1 1	CPY UMBR	09/14/99	AUG99	A	UM8634223-03	-1150.80	0.00	-978.18
ADAMS-2	09/14/99	32583	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000221	4769.21	0.00	4322.83
ADAMS-2	09/14/99	33821	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000179	2894.03	0.00	2641.71
ADAMS-2	09/14/99	28740	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000206	2434.36	0.00	2205.38
ADAMS-2	09/14/99	30927	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000206	3516.25	0.00	3165.96
ADAMS-2	09/14/99	33042	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000206	-14.56	0.00	-14.56
ADAMS-2	09/14/99	31405	1 1 1	CPY ROR	09/14/99	AUG99	A	W2023000243	536.00	0.00	455.60
ADAMS-2	09/14/99	31406	1 1 1	CPY ROR	09/14/99	AUG99	A	W2023000243	25.00	0.00	25.00
ADAMS-1	09/14/99	31690	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000207	8683.92	0.00	7824.41
ADAMS-1	09/14/99	31941	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000207	733.16	0.00	618.42
ADAMS-1	09/14/99	29515	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000481	9152.10	0.00	8277.50

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A I D S T A T E M E N T S R E P O R T

Date: 09/14/99 Company: FRR FRONTIER INSURANCE CO.

Stat# 0002137

Inst #	Trm Date	Item #	A B D	Trm Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ATUR-4	09/14/99	32532	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000217 7/99 PIR	478.03 1/1/99	0.00 7/1/00	15.65	462.38
IGAN-2	09/14/99	31428	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000208 5/99 PIR	2140.09 5/1/99	0.00 5/1/00	15.65	2124.44
IGAN-2	09/14/99	33364	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000208 7/99 PIR	1106.44 7/1/99	0.00 7/1/00	15.65	1090.79
ICDU-2	09/14/99	33362	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000185 7/99 PIR	22610.40 1/1/99	0.00 1/1/00	15.65	22594.75
X0056	09/14/99	32638	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300125-00 Deposit	1150.00 5/1/99	0.00 5/1/00	10.00	1035.00
X0056	09/14/99	32639	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300125-00	5.00 5/1/99	0.00 5/1/00	0.00	5.00
X0071	09/14/99	32382	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300179 Install	206.00 6/1/99	0.00 6/1/00	10.00	185.40
X2135	09/14/99	31341	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300230 Deposit	5.00 7/1/99	0.00 7/1/00	0.00	5.00
X2135	09/14/99	31342	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300230	1155.00 7/1/99	0.00 7/1/00	12.00	1016.40
X3143	09/14/99	32700	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300075 Install	1542.00 4/1/99	0.00 4/1/00	10.00	1387.80
X3143	09/14/99	32701	1 1 2	CPY CANS	09/14/99	AUG99	A	W202300075 Install	1542.00 4/1/99	0.00 4/1/00	10.00	1387.80
X4062	09/14/99	28843	1 1 2	CPY CANS	09/14/99	AUG99	A	T80 Deposit	1299.00 6/1/99	0.00 6/1/00	0.00	1169.10
X4062	09/14/99	28844	1 1 2	CPY CANS	09/14/99	AUG99	A	T80 W2023-276	5.00 6/1/99	0.00 6/1/00	0.00	5.00
CSF-2	09/14/99	31381	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300239 Deposit	984.00 7/1/99	0.00 7/1/00	15.00	836.40
CSF-2	09/14/99	31382	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300239	46.00 7/1/99	0.00 7/1/00	0.00	46.00
BER-5	09/14/99	31371	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300249 Deposit	1347.00 7/1/99	0.00 7/1/00	15.00	1144.95
BER-5	09/14/99	31372	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300249	64.00 7/1/99	0.00 7/1/00	0.00	64.00
BER-5	09/14/99	31973	1 1 1	CPY ROR	09/14/99	AUG99	A	W202300249 7/99 PIR	1965.12 7/1/99	0.00 7/1/00	15.00	1670.35
SEV-3	09/14/99	31663	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300069 7/99 PIR	30009.00 4/1/99	0.00 4/1/00	15.00	29994.00
SEV-3	09/14/99	31664	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300069 7/99 PIR	512.00 4/1/99	0.00 4/1/00	15.00	520.20
SEV-3	09/14/99	31665	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300069 7/99 PIR	1115.00 4/1/99	0.00 4/1/00	15.00	947.75
SEV-3	09/14/99	31666	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300069 7/99 PIR	14.00 4/1/99	0.00 4/1/00	15.00	11.90
IC-1	09/14/99	31401	1 1 1	CPY WORK	09/14/99	AUG99	A	EBD W2023-276 PIR	13920.00 1/1/99	0.00 1/1/00	15.00	11832.00
IM-1	09/14/99	25970	1 1 1	CPY SOR	09/14/99	AUG99	A	W202300019 Install	1178.00 1/1/99	0.00 1/1/00	10.00	1060.20
IM-1	09/14/99	33043	1 1 1	CPY SOR	09/14/99	AUG99	A	W202300019 Billing Corr	1178.00 1/1/99	0.00 1/1/00	15.00	1001.30
IM-1	09/14/99	33044	1 1 1	CPY SOR	09/14/99	AUG99	A	W202300019 PP End	17.00 1/1/99	0.00 1/1/00	15.00	14.45
IM-1	09/14/99	33045	1 1 1	CPY SOR	09/14/99	AUG99	A	W202300019 Taxes: Fed	11.00 1/1/99	0.00 1/1/00	0.00	11.00
ERRA2	09/14/99	32394	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000176 7/99 PIR	46106.90 1/1/99	0.00 1/1/00	15.65	46091.25
DOC-1	09/14/99	31879	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000210 7/99 PIR	21875.61 5/1/99	0.00 5/1/00	15.65	21859.96
ECT-1	09/14/99	30851	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300218 Deposit	3813.00 5/1/99	0.00 5/1/00	15.00	3241.05
ECT-1	09/14/99	30852	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300218	179.00 5/1/99	0.00 5/1/00	0.00	179.00
ECT-1	09/14/99	32503	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300218 7/99 PIR	2597.77 7/1/99	0.00 7/1/00	15.00	2208.10
CT-2	09/14/99	31414	1 1 1	CPY MFEE	09/14/99	AUG99	A	BROKER FEE 1999	9818.18 1/1/99	0.00 1/1/00	0.00	0.00
CT-2	09/14/99	29691	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300004 Install	201983.60 1/1/99	0.00 1/1/00	0.00	181785.24
DIAL	09/14/99	33147	1 1 1	CPY SOR	09/14/99	AUG99	A	W202300135 6/99 7/99	27.52 5/1/99	0.00 5/1/00	15.00	201.89
SW-1	09/14/99	30845	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000219 Deposit	11064.00 7/1/99	0.00 7/1/00	15.65	10948.35
SW-1	09/14/99	30846	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000219	520.13 7/1/99	0.00 7/1/00	0.00	520.13
SW-1	09/14/99	32720	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000219 7/99 PIR	8028.51 7/1/99	0.00 7/1/00	15.65	6772.05
LO-1	09/14/99	31896	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300107 7/99 PIR	789.17 5/1/99	0.00 5/1/00	15.00	670.79
FF-1	09/14/99	32420	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000203 7/99 PIR	17736.76 4/1/99	0.00 4/1/00	15.65	17721.11
EO-1	09/14/99	31884	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000182 7/99 PIR	14937.96 1/1/99	0.00 1/1/00	15.65	14922.31
LE-8	09/14/99	31953	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300038 7/99 PIR	1655.25 3/1/99	0.00 3/1/00	15.00	1389.56
FA-1a	09/14/99	31913	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000216 7/99 PIR	211.90 7/1/99	0.00 7/1/00	15.65	178.74
PA-1	09/14/99	29686	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300037 4/99 PIR	249.38 2/1/99	0.00 2/1/00	15.00	1.62
PA-1	09/14/99	31948	1 1 1	CPY WORK	09/14/99	AUG99	A	W202300037 7/99 PIR	35325.13 7/1/99	0.00 7/1/00	15.00	7224.36

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A I D S T A T E M E N T S R E P O R T

ate: 09/14/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002137

St #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
SPA-1	09/14/99	31949	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000201AZ 7/99	44.56	3/1/99	0.00	3/1/00 5.65	33.85
STC-1	09/14/99	33205	1 1 1	CPY FWR	09/14/99	AUG99	A	W205000193 7/99	44312.22	1/1/99	0.00	1/1/00 15.65	387377.36
RKS-1	09/14/99	31294	1 1 1	CPY WCRK	09/14/99	AUG99	A	W202300220 Request	1273.00	7/1/99	0.00	7/1/00 15.00	1082.05
RKS-1	09/14/99	31295	1 1 1	CPY WCRK	09/14/99	AUG99	A	W202300220	59.00		0.00		59.00
RKS-1	09/14/99	33199	1 1 1	CPY WCRK	09/14/99	AUG99	A	W202300220 7/99 P/R	2594.39		0.00	15.00	2205.23

Statement total

832188.41

VOID AFTER 90 DAYS

11-35/1210

2105 G
2017265614**Bank of America**Issuer: BankAmerica Corporation or
Bank of America NT&SA, San Francisco, CaliforniaIF THE AMOUNT OF THIS CHECK EXCEEDS \$10,000 IT IS DRAWN ON AND
ISSUED BY BANK OF AMERICA NT&SA AND IT IS A CASHIER'S CHECK

MATCH THE AMOUNT IN WORDS WITH THE AMOUNT IN NUMBERS

BANK OF AMERICA
CASHIER'S CHECK

BR - 0017265614-1000

1-983-07

***** OCT 20 1999 ***** FIVE HUNDRED FIFTY EIGHT THOUSAND FIFTY FOUR DOLLARS AND 30 CENTS

Pay To The

Order Of

FRONTIER INSURANCE COMPANY

PURCHASER:

DWIGHT NELVORSON

VOID OVER \$500,000.00

AUTHORIZED SIGNATURE

TWO SIGNATURES REQUIRED FOR AMOUNTS OVER \$500,000

Official Check

Payable at Bank of America NT&SA

ISSUED IN CASH DOLLARS

⑈ 2017265614⑈ ⑆ 121000358⑆ 13977⑈ 84016⑈

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Stmnt# 0002237

2017265614
10/20

STATEMENTS REPORT

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Date: 10/12/99 Company: FRR FRONTIER INSURANCE CO.
100

Stmt# 0002237

Dist #	Trm Date	Item #	A & B	Trm	Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment	
ATAP-1	10/12/99	31653	1 1 1	CPY	WORK	10/12/99	SEP99	A TBO 7/1/99 82	7594.65	2131/99	0.00	2131/99 15.00	6455.45
ATAP-1	10/12/99	33375	1 1 1	CPY	WORK	10/12/99	SEP99	A TBO 7/1/99	7453.95	2131/99	0.00	2131/99 15.00	6335.86
OPEZ-2	10/12/99	31356	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300247 W/C Deposit	4757.00	2131/99	0.00	2131/99 15.00	4068.95
OPEZ-2	10/12/99	31357	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300247 W/C Deposit	221.00	2131/99	0.00	2131/99 0.00	221.00
OUIE-1	10/12/99	34819	1 1 1	CPY	RORK	10/12/99	SEP99	A W202300248 7/1/99	2399.23	2131/99	0.00	2131/99 15.00	2039.35
OUIE-1	10/12/99	34820	1 1 1	CPY	RORK	10/12/99	SEP99	A W202300248 8/1/99	2601.67	2131/99	0.00	2131/99 15.00	2211.42
AR10-2	10/12/99	33648	1 1 1	CPY	RORK	10/12/99	SEP99	A W202300240 8/1/99	3712.12	2131/99	0.00	2131/99 15.00	3155.30
IGUE-2	10/12/99	34019	1 1 1	CPY	RORK	10/12/99	SEP99	A W202300245 8/1/99	2302.04	2131/99	0.00	2131/99 15.00	1956.73
IGUE-3	10/12/99	32627	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300289 W/C Deposit	2742.00	2131/99	0.00	2131/99 15.00	2330.70
IGUE-3	10/12/99	32628	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300289 W/C Deposit	129.00	2131/99	0.00	2131/99 0.00	129.00
IGUE-3	10/12/99	33985	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300289 3/1/99	3474.00	2131/99	0.00	2131/99 15.00	2952.90
MISSION	10/12/99	34390	1 1 1	CPY	FLOR	10/12/99	SEP99	A W205000217 8/1/99	12743.58	1111/99	0.00	1111/99 15.65	10749.21
ATAP-1	10/12/99	33853	1 1 1	CPY	FLOR	10/12/99	SEP99	A W205000183 8/1/99	6352.94	1111/99	0.00	1111/99 15.65	5358.70
ATUR-4	10/12/99	34455	1 1 1	CPY	FLOR	10/12/99	SEP99	A W205000217 8/1/99	30512.60	7111/99	0.00	7111/99 15.65	25737.38
ATUR-4	10/12/99	34457	1 1 1	CPY	FLOR	10/12/99	SEP99	A W205000217 8/1/99	113.60	7111/99	0.00	7111/99 15.65	95.82
EWEL-1	10/12/99	31358	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300192 W/C Deposit	5758.00	7111/99	0.00	7111/99 15.00	7444.30
EWEL-1	10/12/99	31359	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300192 W/C Deposit	453.00	7111/99	0.00	7111/99 0.00	453.00
IGAN-2	10/12/99	34493	1 1 1	CPY	FLOR	10/12/99	SEP99	A W205000208 8/1/99	1307.90	2131/99	0.00	2131/99 15.65	1103.21
ANT-2	10/12/99	31820	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300263 7/1/99	11304.47	7111/99	0.00	7111/99 15.00	9608.20
ANT-2	10/12/99	33276	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300263 8/1/99	9605.96	7111/99	0.00	7111/99 15.00	8165.07
ANT-3	10/12/99	31678	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300279 W/C Deposit	502.00	7111/99	0.00	7111/99 15.00	426.70
ANT-3	10/12/99	31679	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300279 W/C Deposit	24.00	7111/99	0.00	7111/99 0.00	24.00
ANT-3	10/12/99	31821	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300279 7/1/99	781.86	7111/99	0.00	7111/99 15.00	664.58
ANT-3	10/12/99	33275	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300279 8/1/99	786.29	7111/99	0.00	7111/99 15.00	668.35
OCU-2	10/12/99	33555	1 1 1	CPY	FLOR	10/12/99	SEP99	A W 205000185 4/1/99	22001.94	1111/99	0.00	1111/99 15.65	18558.64
K2102	10/12/99	27592	1 1 2	CPY	CANS	10/12/99	SEP99	A TBO 10/12/99 Dam Rymunt	1012.00	5111/99	0.00	5111/99 10.00	910.00
K2102	10/12/99	27593	1 1 2	CPY	CANS	10/12/99	SEP99	A TBO 10/12/99 Dam Rymunt	13.00	5111/99	0.00	5111/99 0.00	13.00
K2102	10/12/99	27594	1 1 2	CPY	CANS	10/12/99	SEP99	A TBO 10/12/99 Abu. Rymunt	670.00	5111/99	0.00	5111/99 10.00	603.00
K2120	10/12/99	33364	1 1 1	CPY	CANS	10/12/99	SEP99	A W202300294 Deposit	11.00	5111/99	0.00	5111/99 0.00	11.00
K2148	10/12/99	33159	1 1 2	CPY	CANS	10/12/99	SEP99	A W202300145 Final Audit	-920.00	5130/99	0.00	5130/99 0.00	-628.00
K2148	10/12/99	33160	1 1 2	CPY	CANS	10/12/99	SEP99	A W202300145 Final Audit	-2.00	5130/99	0.00	5130/99 0.00	-2.00
K4118	10/12/99	32383	1 1 2	CPY	CANS	10/12/99	SEP99	A W202300132-00 Dow. Insured	433.00	5111/99	0.00	5111/99 10.00	389.70
EEB-5	10/12/99	34313	1 1 1	CPY	RORK	10/12/99	SEP99	A W202300249 8/1/99	1065.20	7111/99	0.00	7111/99 15.00	905.42
SEV-3	10/12/99	33207	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300069 8/1/99	15919.00	4111/99	0.00	4111/99 15.00	16931.15
SEV-3	10/12/99	33208	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300069 9/1/99	834.00	4111/99	0.00	4111/99 15.00	708.90
SEV-3	10/12/99	33209	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300069 9/1/99	544.00	4111/99	0.00	4111/99 15.00	462.40
SEV-3	10/12/99	33210	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300069 8/1/99	20.00	4111/99	0.00	4111/99 15.00	17.00
5YP-1	10/12/99	31983	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300090 7/1/99	654.10	4111/99	0.00	4111/99 15.00	555.98
5YP-1	10/12/99	34804	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300090 8/1/99	1416.74	4111/99	0.00	4111/99 15.00	1204.23
SHI-1	10/12/99	29841	1 1 2	CPY	CANS	10/12/99	SEP99	A TBO - FRONTIER Annual Premium	1000.00	7111/99	0.00	7111/99 10.00	900.00
SHI-1	10/12/99	34323	1 1 2	CPY	CANS	10/12/99	SEP99	A W202300311 Annual Premium	1000.00	7111/99	0.00	7111/99 10.00	-900.00
FLC-1	10/12/99	33204	1 1 1	CPY	WORK	10/12/99	SEP99	A TBO 10/12/99	3789.00	1111/99	0.00	1111/99 15.00	3220.65
FIN-1	10/12/99	25969	1 1 1	CPY	WORK	10/12/99	SEP99	A W202300019 Final Audit	577.00	1111/99	0.00	1111/99 10.00	519.30
ERRA2	10/12/99	34022	1 1 1	CPY	FLOR	10/12/99	SEP99	A W 205000176 8/1/99	6462.40	1111/99	0.00	1111/99 15.65	5451.03
FOO-1	10/12/99	33646	1 1 1	CPY	FLOR	10/12/99	SEP99	A W205000210 8/1/99	27265.02	5111/99	0.00	5111/99 15.65	22998.04

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Date: 10/12/99 Company: FRR FRONTIER INSURANCE CO.
100

Stmt# 0002237

Dist #	Trn Date	Item #	A B C	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
MEMO-1	10/12/99	32423	1 1 1	CPT FWR	10/12/99	SEP99	A	W205000252	2872.00	311199	0.00	2422.53
MEMO-1	10/12/99	34017	1 1 1	CPT FWR	10/12/99	SEP99	A	W205000252	1534.46	311199	0.00	1294.30
PECT-1	10/12/99	33514	1 1 1	CPY WCRK	10/12/99	SEP99	A	W202300218	3145.76	711199	0.00	2673.90
UNIT-2	10/12/99	32760	1 1 1	CPY MFEE	10/12/99	SEP99	A	BROKER FEE 1999	9818.18	111199	0.00	0.00
UNIT-2	10/12/99	31413	1 1 1	CPY WCRK	10/12/99	SEP99	A	W202300004	201983.60	111199	0.00	121785.24
UNDIAL	10/12/99	31338	1 1 1	CPY SORK	10/12/99	SEP99	A	W202300135	1021.00	311199	0.00	867.85
UNDIAL	10/12/99	31339	1 1 1	CPT SORK	10/12/99	SEP99	A	W202300135	16.00	311199	0.00	16.00
UNSW-1	10/12/99	35012	1 1 1	CPY FWR	10/12/99	SEP99	A	W205000219	8239.99	711199	0.00	6950.43
AYLO-1	10/12/99	33816	1 1 1	CPY WCRK	10/12/99	SEP99	A	W202300107	851.35	311199	0.00	723.65
ONFF-1	10/12/99	33965	1 1 1	CPT FWR	10/12/99	SEP99	A	W205000203CA	18022.98	411199	0.00	15202.38
ALCO-1	10/12/99	33988	1 1 1	CPT FWR	10/12/99	SEP99	A	W205000182	8904.63	111199	0.00	7511.06
ALLE-8	10/12/99	33642	1 1 1	CPT WCRK	10/12/99	SEP99	A	W202300038	1092.46	311199	0.00	928.59
EGPA-1	10/12/99	33643	1 1 1	CPT WCRK	10/12/99	SEP99	A	W202300037CA	53957.77	211199	0.00	45864.10
ATER-4	10/12/99	33017	1 1 1	CPY WCRK	10/12/99	SEP99	A	W2023000299	2569.00	918199	0.00	2569.00
ESIC-1	10/12/99	34020	1 1 1	CPT FWR	10/12/99	SEP99	A	W205000193	31633.78	111199	0.00	26683.09
ORXB-1	10/12/99	34871	1 1 1	CPY WCRK	10/12/99	SEP99	A	W202300220	1316.64	711199	0.00	1119.14

Statement total 628748.56

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10/12/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002237

#	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
TAP-1	10/12/99	31653	1 1 1	CPY WORK	10/12/99	SEP99	A TBO 7/99	7394.65	2131.49	0.003214015.00	6453.45
TAP-1	10/12/99	33375	1 1 1	CPY WORK	10/12/99	SEP99	A TBO 7/99	7453.95	2121.49	0.003214015.00	6335.86
PEZ-2	10/12/99	31356	1 1 1	CPY WORK	10/12/99	SEP99	A W202300247 Wic Deposit	4787.00	2111.49	0.003214015.00	4068.95
PEZ-2	10/12/99	31357	1 1 1	CPY WORK	10/12/99	SEP99	A W202300247 Wic Deposit	221.00	7/11/99	0.003214015.00	221.00
HE-1	10/12/99	34819	1 1 1	CPY WORK	10/12/99	SEP99	A W202300248 7/99	2399.23	7/11/99	0.003214015.00	2039.35
HE-1	10/12/99	34820	1 1 1	CPY WORK	10/12/99	SEP99	A W202300248 8/99	2601.67	7/11/99	0.003214015.00	2211.42
HO-2	10/12/99	33648	1 1 1	CPY WORK	10/12/99	SEP99	A W202300240 8/99	3712.12	7/11/99	0.003214015.00	3155.30
HE-2	10/12/99	34019	1 1 1	CPY WORK	10/12/99	SEP99	A W202300245 8/99	2302.04	7/11/99	0.003214015.00	1956.73
UE-3	10/12/99	32627	1 1 1	CPY WORK	10/12/99	SEP99	A W202300289 Wic Deposit	2742.00	7/11/99	0.003214015.00	2330.70
UE-3	10/12/99	32628	1 1 1	CPY WORK	10/12/99	SEP99	A W202300289 Wic Deposit	129.00	7/11/99	0.003214015.00	129.00
UE-3	10/12/99	33985	1 1 1	CPY WORK	10/12/99	SEP99	A W202300289 8/99	3474.00	7/11/99	0.003214015.00	2952.90
SICR	10/12/99	34390	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000217 8/99	12743.58	7/11/99	0.003214015.65	10749.21
UR-1	10/12/99	33895	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000183 8/99	6352.94	7/11/99	0.003214015.65	5358.70
UR-4	10/12/99	34455	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000217 8/99	30512.60	7/11/99	0.003214015.65	25737.38
UR-4	10/12/99	34457	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000217 8/99	113.60	7/11/99	0.003214015.65	99.82
EL-1	10/12/99	31358	1 1 1	CPY WORK	10/12/99	SEP99	A W202300192 Wic Deposit	8758.00	7/11/99	0.003214015.00	7444.30
EL-1	10/12/99	31359	1 1 1	CPY WORK	10/12/99	SEP99	A W202300192 Wic Deposit	453.00	7/11/99	0.003214015.00	453.00
AN-2	10/12/99	34493	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000208 8/99	1307.90	7/11/99	0.003214015.65	1103.21
AT-2	10/12/99	31820	1 1 1	CPY WORK	10/12/99	SEP99	A W202300263 7/99	11304.47	7/11/99	0.003214015.00	9608.80
AT-2	10/12/99	33276	1 1 1	CPY WORK	10/12/99	SEP99	A W202300263 8/99	9605.96	7/11/99	0.003214015.00	8163.07
AT-3	10/12/99	31678	1 1 1	CPY WORK	10/12/99	SEP99	A W202300279 Wic Deposit	502.00	7/11/99	0.003214015.00	426.70
AT-3	10/12/99	31679	1 1 1	CPY WORK	10/12/99	SEP99	A W202300279 Wic Deposit	24.00	7/11/99	0.003214015.00	24.00
AT-3	10/12/99	31821	1 1 1	CPY WORK	10/12/99	SEP99	A W202300279 7/99	781.86	7/11/99	0.003214015.00	664.58
AT-3	10/12/99	33275	1 1 1	CPY WORK	10/12/99	SEP99	A W202300279 8/99	786.29	7/11/99	0.003214015.00	668.35
UE-2	10/12/99	33555	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000185 8/99	22001.94	7/11/99	0.003214015.65	18558.64
HO-2	10/12/99	27592	1 1 2	CPY CANS	10/12/99	SEP99	A TBO Dam Reimburse	1012.00	7/11/99	0.003214015.00	910.80
HO-2	10/12/99	27593	1 1 2	CPY CANS	10/12/99	SEP99	A TBO Dam Reimburse	13.00	7/11/99	0.003214015.00	13.00
HO-2	10/12/99	27594	1 1 2	CPY CANS	10/12/99	SEP99	A TBO Auto Rental	670.00	7/11/99	0.003214015.00	603.00
120	10/12/99	33364	1 1 1	CPY CANS	10/12/99	SEP99	A W202300254 Deposit	11.00	7/11/99	0.003214015.00	11.00
148	10/12/99	33159	1 1 2	CPY CANS	10/12/99	SEP99	A W202300145 Final Audit	-920.00	7/11/99	0.003214015.00	-828.00
148	10/12/99	33160	1 1 2	CPY CANS	10/12/99	SEP99	A W202300145 Final Audit	-2.00	7/11/99	0.003214015.00	-2.00
118	10/12/99	32383	1 1 2	CPY CANS	10/12/99	SEP99	A W202300132-00 Uninsured	433.00	7/11/99	0.003214015.00	389.70
R-5	10/12/99	34313	1 1 1	CPY WORK	10/12/99	SEP99	A W202300249 8/99	1065.20	7/11/99	0.003214015.00	905.42
V-3	10/12/99	33207	1 1 1	CPY WORK	10/12/99	SEP99	A W202300069 8/99	19919.00	7/11/99	0.003214015.00	16931.15
V-3	10/12/99	33208	1 1 1	CPY WORK	10/12/99	SEP99	A W202300069 9/99	834.00	7/11/99	0.003214015.00	708.90
V-3	10/12/99	33209	1 1 1	CPY WORK	10/12/99	SEP99	A W202300069 9/99	544.00	7/11/99	0.003214015.00	462.40
V-3	10/12/99	33210	1 1 1	CPY WORK	10/12/99	SEP99	A W202300069 8/99	20.00	7/11/99	0.003214015.00	17.00
P-1	10/12/99	31983	1 1 1	CPY WORK	10/12/99	SEP99	A W202300090 7/99	634.10	7/11/99	0.003214015.00	555.98
P-1	10/12/99	34804	1 1 1	CPY WORK	10/12/99	SEP99	A W202300090 8/99	1416.74	7/11/99	0.003214015.00	1204.23
I-1	10/12/99	29841	1 1 2	CPY CANS	10/12/99	SEP99	A TBO-FRONTIER HMO/POS/HEALTH	1000.00	7/11/99	0.003214015.00	900.00
I-1	10/12/99	34323	1 1 2	CPY CANS	10/12/99	SEP99	A W202300311 Annual Health	1000.00	7/11/99	0.003214015.00	-900.00
I-1	10/12/99	33204	1 1 1	CPY WORK	10/12/99	SEP99	A TBO 8/99	3789.00	7/11/99	0.003214015.00	3220.65
I-1	10/12/99	25569	1 1 1	CPY WORK	10/12/99	SEP99	A W202300019 Auto Rental	577.00	7/11/99	0.003214015.00	519.30
HA-2	10/12/99	334022	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000176 8/99	6462.40	7/11/99	0.003214015.65	5451.23
P-1	10/12/99	33646	1 1 1	CPY WORK	10/12/99	SEP99	A W2023000210 8/99	27265.02	7/11/99	0.003214015.65	22998.04

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10/12/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002237

Trm Date	Itm #	A B D	Trm Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
10/12/99	32423	1 1 1	CPY FLOR	10/12/99	SEP99	A	W205000252	2872.00	311.65	0.00	2422.35
10/12/99	324017	1 1 1	CPY FLOR	10/12/99	SEP99	A	W205000252	1534.44	311.65	0.00	1294.30
10/12/99	33514	1 1 1	CPY WORK	10/12/99	SEP99	A	W202300218	3145.76	711.65	0.00	2673.90
10/12/99	32760	1 1 1	CPY WFE	10/12/99	SEP99	A	BRCKER FEE 1999	9818.18	111.65	0.00	0.00
10/12/99	31413	1 1 1	CPY WORK	10/12/99	SEP99	A	W202300004	201983.60	111.65	0.00	181785.24
10/12/99	31338	1 1 1	CPY SORK	10/12/99	SEP99	A	W202300135	1021.00	311.65	0.00	867.25
10/12/99	31339	1 1 1	CPY SORK	10/12/99	SEP99	A	W202300135	16.00	311.65	0.00	16.00
10/12/99	35012	1 1 1	CPY FLOR	10/12/99	SEP99	A	W205000219	8239.99	311.65	0.00	6950.43
10/12/99	33816	1 1 1	CPY WORK	10/12/99	SEP99	A	W202300107	851.35	311.65	0.00	723.65
10/12/99	33965	1 1 1	CPY FLOR	10/12/99	SEP99	A	W205000203CA	38022.98	311.65	0.00	15202.38
10/12/99	33988	1 1 1	CPY FLOR	10/12/99	SEP99	A	W205000182	8904.63	311.65	0.00	7511.06
10/12/99	33642	1 1 1	CPY WORK	10/12/99	SEP99	A	W202300038	1092.46	311.65	0.00	928.59
10/12/99	33643	1 1 1	CPY WORK	10/12/99	SEP99	A	W202300037CA	53957.77	311.65	0.00	45864.10
10/12/99	33017	1 1 1	CPY WORK	10/12/99	SEP99	A	W2023000299	2569.00	311.65	0.00	2569.00
10/12/99	34020	1 1 1	CPY FLOR	10/12/99	SEP99	A	W205000193	31633.78	311.65	0.00	26683.09
10/12/99	34871	1 1 1	CPY WORK	10/12/99	SEP99	A	W202300220	3316.64	311.65	0.00	1119.14

Statement total

628748.56

000156

2785.6

11/29/99

FOOD SERVICE INSURANCE MANAGERS, INC.
 3300 DOUGLAS BLVD., SUITE 295
 ROSEVILLE, CA 95661
 (916) 773-0206

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661
 11-35/1210

PAY
 ORDER OF

TO FOUR HUNDRED SEVENTEEN THOUSAND EIGHT HUNDRED THIRTY DOLLARS and 60 CENTS

FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

11/15/99

9417,830.60*
 TRUST CHECKING ACCOUNT

⑈000234⑈ ⑈121000358⑈ 01208⑈01257⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
 3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000234

234

Account

Date

Schedule Invoice # P.O. #

Description

Debit Credit

11-15-99 PER 11/15/99

STATEMENT # 002339

Total

417830.60
417830.60

G03

11/30/99

CK# 234

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Date: 11/15/99 Company: FRR FRONTIER INSURANCE CO.
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Stmt# 0002339

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
AMYSK-1	11/15/99	34987	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000167	18738.55	0.00	15.65	15805.97
ANACA-1	11/15/99	35726	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000186	29513.25	0.00	15.65	24894.43
ANACA-1	11/15/99	35728	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000186	19583.80	0.00	15.65	16518.94
ANACA-1	11/15/99	35731	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000186	2778.61	0.00	15.65	2343.76
ANACA-1	11/15/99	36375	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000186	4895.42	0.00	15.65	4129.29
ATHEN-1	11/15/99	36655	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000154	4463.88	0.00	18.00	3660.38
BAGSH-1	11/15/99	35049	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000191	1880.67	0.00	15.65	1586.35
BIENN-1	11/15/99	35279	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000237	1254.37	0.00	15.65	1058.06
BJHAR-1	11/15/99	36962	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000232	997.25	0.00	15.65	841.18
BOBJO-1	11/15/99	35328	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000229	137.96	0.00	15.65	116.37
BOBJO-1	11/15/99	35330	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000229	193.51	0.00	15.65	163.23
BOSKO-1	11/15/99	35923	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000224	51483.33	0.00	15.65	43426.19
CANCH-1	11/15/99	35718	4 1 1	CPY WORK	11/15/99	NOV99	A	W2023000216	3346.27	0.00	15.00	2844.33
CARLY-1	11/15/99	35281	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000190	389.07	0.00	15.65	328.18
CASPE-1	11/15/99	35000	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000243	1409.33	0.00	15.65	1188.77
CHANG-1	11/15/99	34996	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000248	1258.76	0.00	15.65	1061.76
CONFAR1	11/15/99	35450	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000230	9095.93	0.00	15.65	7672.42
CONFAR1	11/15/99	35452	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000230	639.73	0.00	15.65	539.61
CORON-1	11/15/99	36663	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000254	11730.83	0.00	15.65	9894.96
COUNT-7	11/15/99	35527	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000205	564.04	0.00	15.65	475.77
CRUMM-1	11/15/99	34920	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000169	7555.45	0.00	15.65	6373.02
CRUMM-1	11/15/99	34922	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000169	8371.06	0.00	15.65	7060.99
D&BHA-1	11/15/99	35515	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000247	4811.59	0.00	15.65	4058.58
DREIS-1	11/15/99	35509	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000174	6848.62	0.00	15.65	5776.81
E&LAV-3	11/15/99	30894	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000223	406.00	0.00	0.00	406.00
E&LAV-3	11/15/99	35348	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000223	24480.63	0.00	15.65	20649.41
E&LAV-3	11/15/99	35634	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000223	31252.02	0.00	15.65	26361.08
FOURS-2	11/15/99	35218	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000227	8326.57	0.00	15.65	7023.46
FOURS-2	11/15/99	35220	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000227	703.10	0.00	15.65	593.06
RISC-1	11/15/99	28686	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000204	6668.55	0.00	15.65	5668.55
RISC-1	11/15/99	34992	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000204	7879.20	0.00	15.65	6646.11
RISC-1	11/15/99	36920	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000204	-6668.55	0.00	15.65	-5668.55
UKUT-1	11/15/99	36368	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000134	12662.88	0.00	18.00	10383.56
UKUT-1	11/15/99	36369	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000134	12392.41	0.00	18.00	10161.78
ULFI-1	11/15/99	35733	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000225	7815.74	0.00	15.65	6592.58
IOGLA-1	11/15/99	33026	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000205	18.00	0.00	15.65	15.18
IOGLA-1	11/15/99	35270	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000205	21851.92	0.00	15.65	18432.09
IOGLA-1	11/15/99	35273	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000205	6654.01	0.00	15.65	5612.66
IOGLA-1	11/15/99	36875	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000205	-6654.01	0.00	15.65	-5612.66
IOLOB-1	11/15/99	35358	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000251	18072.22	0.00	15.65	15243.92
IOLOB-5	11/15/99	34811	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000234	2939.81	0.00	15.65	2479.73
IOERR-1	11/15/99	35753	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000172	12788.23	0.00	15.65	10786.87
ASPAR1	11/15/99	35047	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000231	695.90	0.00	15.65	586.99
IOIB-1	11/15/99	30807	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000142	1182.00	0.00	18.00	969.24
IOIB-1	11/15/99	30808	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000142	522.00	0.00	18.00	428.04

3823.66

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Date: 11/15/99 Company: FRR FRONTIER INSURANCE CO.
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Stmnt# 0002339

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	S	Policy #	Amount	Net Prem	Commission	Payment
HUIB-1	11/15/99	30809	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000142	932959.00	0.00	18.00	2426.38
HUIB-1	11/15/99	35955	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000240	1451.85	0.00	15.65	1224.64
HUIB-1	11/15/99	35957	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000240	511.11	0.00	15.65	431.12
HUIB-1	11/15/99	35959	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000240	1407.40	0.00	15.65	1187.14
HUIB-1	11/15/99	35961	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000240	13210.18	0.00	15.65	11142.79
HOLID-1	11/15/99	36967	4 1 1	CPY FWOR	11/15/99	NOV99	A	W 205000115	38617.60	0.00	18.00	-31666.43
HOLID-1	11/15/99	36968	4 1 1	CPY FWOR	11/15/99	NOV99	A	W 205000115	-1316.36	0.00	0.00	-1316.36
HOLID-2	11/15/99	36965	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000117	1293.85	0.00	18.00	1060.96
HOLID-2	11/15/99	36966	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000117	-16.93	0.00	0.00	-16.93
HOWEL-1	11/15/99	35039	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000173	3100.72	0.00	15.65	2615.46
KGMNA-1	11/15/99	36757	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000255	7003.04	0.00	15.65	5907.06
LOSAN-1	11/15/99	35269	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000166	186113.70	0.00	18.00	5013.23
LOSBU-1	11/15/99	35336	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000212	2762.10	0.00	15.65	2329.83
MAASC-1	11/15/99	35235	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000164	6228.73	0.00	18.00	5107.56
MANZA-1	11/15/99	28549	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000188	11968.50	0.00	16.00	10053.54
MANZA-1	11/15/99	30002	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000188	11968.50	0.00	16.00	10053.54
MANZA-1	11/15/99	31804	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000188	11968.50	0.00	16.00	10053.54
MANZA-1	11/15/99	33771	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000188	11968.50	0.00	16.00	10053.54
MAR10-2	11/15/99	36859	4 1 1	CPY RORR	11/15/99	NOV99	A	W202300240	196.35	0.00	15.00	166.90
MARTI-1	11/15/99	35029	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000244	1241.25	0.00	15.65	1046.99
MCGRA-1	11/15/99	35834	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000196	323.68	0.00	15.65	273.02
MENDO-1	11/15/99	35699	4 1 1	CPY WORK	11/15/99	NOV99	A	W202300126	6840.62	0.00	15.00	4964.53
MILLV-1	11/15/99	35371	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000256	3679.00	0.00	15.65	3103.24
MILLV-1	11/15/99	35372	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000256	172.97	0.00	0.00	172.97
MJSIN-1	11/15/99	36759	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	933503.58	0.00	18.00	2872.94
MJSIN-1	11/15/99	36762	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	6102.99	0.00	18.00	5004.45
MJSIN-1	11/15/99	37110	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	-3503.58	0.00	18.00	-2872.94
MJSIN-1	11/15/99	37111	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	3503.58	0.00	18.00	2872.94
MJSIN-1	11/15/99	37112	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	-6102.99	0.00	18.00	-5004.45
MNISH-1	11/15/99	34994	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000239	3905.55	0.00	15.65	3294.33
NATUR-3	11/15/99	34889	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000194	8523.15	0.00	15.65	7189.28
NORTH-2	11/15/99	36969	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000116	69215.39	0.00	18.00	-56756.62
NORTH-2	11/15/99	36970	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000116	-884.72	0.00	0.00	-884.72
PACBER1	11/15/99	35700	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000249	4307.48	0.00	15.65	3633.36
PHIMC-1	11/15/99	35010	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000242	835.26	0.00	15.65	704.54
PROGR-1	11/15/99	30953	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000161	12064.76	0.00	18.00	9893.10
PROGR-1	11/15/99	35122	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000161	6187.78	0.00	18.00	5073.98
PROGR-1	11/15/99	35124	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000161	247.51	0.00	0.00	247.51
PROGR-1	11/15/99	36416	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000161	-12064.76	0.00	18.00	-9893.10
RANCH-1	11/15/99	35033	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000241	4222.10	0.00	15.65	3561.34
RANCH-2	11/15/99	35036	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000163	2108.65	0.00	18.00	1729.09
RANCH-2	11/15/99	35038	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000163	84.34	0.00	0.00	84.34
RANCH-4	11/15/99	35505	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000236	6361.53	0.00	15.65	5365.95
RICFA-1	11/15/99	35233	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000189	1388.68	0.00	15.65	1177.35
RICFA-1	11/15/99	35714	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000189	28256.39	0.00	15.65	23834.26

33153.77

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Date: 11/15/99 Company: FRR FRONTIER INSURANCE CO.
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Stmt# 0002339

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	9	Policy #	Amount	Net Prem	Commission	Payment
RIOFA-1	11/15/99	35716	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000189	10437.08	0.00	15.65	8803.68
RIOFA-1	11/15/99	35925	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000189	5156.73	0.00	15.65	4349.70
RUBYF-1	11/15/99	35702	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000187	1717.82	0.00	15.65	1448.98
SAFAR-1	11/15/99	35126	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000162	3098.40	0.00	18.00	2540.69
SAFAR-1	11/15/99	36842	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000162	712.60	0.00	18.00	584.33
SANTA-1	11/15/99	35224	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000246	10577.86	0.00	15.65	8922.42
SANTA-1	11/15/99	35226	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000246	1949.63	0.00	15.65	1644.51
SANTA-1	11/15/99	23137	4 1 1	CPY FWOR	11/15/99	NOV99	A	WC 38887	246.18	0.00	18.00	201.87
SHARE-1	11/15/99	35921	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000170	8385.47	0.00	15.65	7073.14
SKFOO-1	11/15/99	36797	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000119	19040.00	0.00	18.00	15612.80
SUNLA-1	11/15/99	35814	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000202	3270.89	0.00	15.65	2759.00
TRICA-1	11/15/99	34998	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000211	19076.26	0.00	15.65	16090.83
VASQU-1	11/15/99	34810	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000222	319.46	0.00	0.00	319.46
VASQU-1	11/15/99	35134	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000222	8257.80	0.00	15.65	6965.45
VASQU-1	11/15/99	35135	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000222	495.48	0.00	0.00	495.48
WATSO-1	11/15/99	31807	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000175	5253.33	0.00	16.00	4412.80
WATSO-1	11/15/99	33772	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000175	5253.33	0.00	16.00	4412.80
WATSO-1	11/15/99	35322	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000175	5253.36	0.00	16.00	4412.82
*AMAH-1	11/15/99	35277	4 1 1	CPY FWOR	11/15/99	NOV99	A	W205000253	777.14	0.00	15.65	655.52
YORKB-1	11/15/99	36874	4 1 1	CPY WORK	11/15/99	NOV99	A	W202300220	1485.36	0.00	15.00	1262.56

Statement total

47830.63

006763



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

0004220

PAY

TWENTY EIGHT HUNDRED TWENTY-THREE THOUSAND NINE HUNDRED FIFTY-ONE DOLLARS AND 96 CENTS
ORDER OF

11/15/99

\$728,095.96*

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

⑈001220⑈ ⑆121000358⑆ 0120901051⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0004220
4220

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 - PRR	11/15/99			STATEMENT # 002337	728095.96	
				Total	728095.96	

Entered
12/1/99

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Date: 11/15/99 Company: FRR FRONTIER INSURANCE CO.
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Stmt# 0002337

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-2	11/15/99	35004	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300264	164.87	0.00	15.00	140.14
ADAMS-4	11/15/99	34891	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300020	15067.12	0.00	15.00	12807.05
ADOBE-2	11/15/99	35264	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000171CA	16377.78	0.00	15.65	13814.66
ADOBE-2	11/15/99	35266	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000171AZ	52.78	0.00	15.65	44.52
ADOBE-2	11/15/99	35474	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000171CA	16377.77	0.00	15.65	13814.65
ADOBE-2	11/15/99	35476	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000171AZ	52.77	0.00	15.65	44.51
ADOBE-2	11/15/99	35499	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000171CA	16377.78	0.00	15.65	13814.66
ADOBE-2	11/15/99	35502	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000171AZ	52.78	0.00	15.65	44.52
AJDIR-1	11/15/99	35827	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300093	884.12	0.00	15.00	751.50
ALBER-2	11/15/99	35362	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300241	6462.40	0.00	15.00	5493.04
ALHAR-1	11/15/99	32827	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300032	1005.00	0.00	10.00	904.50
ALHAR-1	11/15/99	34207	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300032	697.00	0.00	10.00	627.30
ATHEN-1	11/15/99	29870	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001547A	4463.88	0.00	18.00	3660.38
ATHEN-1	11/15/99	31957	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001547A	5927.52	0.00	18.00	4860.57
ATHEN-1	11/15/99	33820	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001547A	4597.49	0.00	18.00	3769.94
ATHEN-1	11/15/99	35006	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001547A	4707.90	0.00	18.00	3860.48
ATHEN-1	11/15/99	36612	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000257A	4463.88	0.00	18.00	3660.38
ATHEN-1	11/15/99	36613	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000257A	5927.52	0.00	18.00	4860.57
ATHEN-1	11/15/99	36614	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000257A	4597.49	0.00	18.00	3769.94
ATHEN-1	11/15/99	36616	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000257A	4707.90	0.00	18.00	3860.48
BAR20-1	11/15/99	22872	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001847A	4291.00	0.00	15.65	3604.44
BAR20-1	11/15/99	22873	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001847A	221.00	0.00	0.00	221.00
BAR20-1	11/15/99	35339	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001847A	3632.03	0.00	15.65	3063.62
BAR20-1	11/15/99	36617	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001847A	4291.00	0.00	15.65	3619.46
BAR20-1	11/15/99	36618	1 1 1	CPY FWOR	11/15/99	NOV99	A	W2050001847A	221.00	0.00	0.00	221.00
BENCH-1	11/15/99	35334	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300269	1286.00	0.00	15.00	1093.10
BERRI-1	11/15/99	35350	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300137	460.08	0.00	15.00	391.07
BRIDE-1	11/15/99	34991	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300083	3771.00	0.00	15.00	3205.35
CACHA-1	11/15/99	34354	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	11447.00	0.00	15.00	9729.95
CACHA-1	11/15/99	34355	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	538.00	0.00	0.00	538.00
CACHA-1	11/15/99	35720	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	11447.00	0.00	15.00	9729.95
CACHA-1	11/15/99	35721	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	538.00	0.00	0.00	538.00
CACHA-1	11/15/99	35723	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	-12.75	0.00	15.00	-12.75
CALIF-7	11/15/99	36379	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300164	5263.00	0.00	15.00	4473.55
CATFA-2	11/15/99	34375	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	1310.00	0.00	15.00	1113.50
CATFA-2	11/15/99	34376	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	61.00	0.00	0.00	61.00
CATFA-2	11/15/99	36355	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	1310.00	0.00	15.00	1113.50
CATFA-2	11/15/99	36356	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	61.00	0.00	0.00	61.00
COACH-1	11/15/99	35531	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000177A	28302.04	0.00	15.65	23872.77
CORON-1	11/15/99	33214	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000093	11603.75	0.00	15.65	9545.67
CORON-1	11/15/99	36621	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000093	11603.75	0.00	15.65	9545.67
CORON-1	11/15/99	33020	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000254	8075.00	0.00	15.65	6811.26
CORON-1	11/15/99	33021	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000254	379.62	0.00	15.65	379.62
CORON-1	11/15/99	35140	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000254	11730.83	0.00	15.65	9894.96
CORON-1	11/15/99	36619	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000254	11730.83	0.00	15.65	9894.96

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Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
COTTO-2	11/15/99	35351	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	4078.00	0.00	15.00	3466.30
COTTO-2	11/15/99	35744	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	5.90	0.00	15.00	5.01
COTTO-2	11/15/99	35745	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	5.00	0.00	0.00	5.00
COTTO-2	11/15/99	35749	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	-6.00	0.00	15.00	-5.10
COZAD-1	11/15/99	35041	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300106	5976.00	0.00	15.00	5079.60
DESER-2	11/15/99	22052	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	10775.00	0.00	18.00	13395.86
DESER-2	11/15/99	22053	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	1095.00	0.00	0.00	1095.00
DESER-2	11/15/99	31195	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	0.23296.82	0.00	18.00	19103.39
DESER-2	11/15/99	36623	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	3172.02	0.00	18.00	2581.06
DESER-2	11/15/99	36624	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	18773.00	0.00	18.00	15393.86
DESER-2	11/15/99	36625	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	1095.00	0.00	0.00	1095.00
DESER-2	11/15/99	36629	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	2286.33	0.00	18.00	1874.79
DESER-2	11/15/99	31880	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	23223.00	0.00	15.65	19588.60
DESER-2	11/15/99	35704	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	3264.59	0.00	15.65	2753.68
DESER-2	11/15/99	36626	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	23223.00	0.00	15.65	19588.60
DESER-2	11/15/99	36627	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	1044.62	0.00	15.65	1044.62
DUNLA-2	11/15/99	35517	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	3107.81	0.00	15.65	2621.44
DUNLA-2	11/15/99	35519	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	4733.04	0.00	15.65	3992.32
DUNLA-2	11/15/99	35521	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	792.70	0.00	15.65	668.64
DUNLA-2	11/15/99	35250	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000107	226.00	0.00	18.00	185.32
DUNLA-2	11/15/99	36630	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	226.00	0.00	15.65	190.63
EAGLE-2	11/15/99	34388	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206CA	6815.79	0.00	15.65	5749.12
EAGLE-2	11/15/99	34873	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206CA	3059.26	0.00	15.65	2580.49
EAGLE-2	11/15/99	36631	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206CA	6815.79	0.00	15.65	5749.12
EAGLE-2	11/15/99	36633	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206CA	3059.26	0.00	15.65	2580.49
ELIZO-2	11/15/99	35725	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000243	468.02	0.00	15.00	397.82
ESCAM-1	11/15/99	31692	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	692.64	0.00	15.65	584.24
ESCAM-1	11/15/99	31696	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	610.83	0.00	15.65	515.24
ESCAM-1	11/15/99	31939	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	78696.34	0.00	15.65	66380.36
ESCAM-1	11/15/99	34340	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	91155.00	0.00	15.65	76889.24
ESCAM-1	11/15/99	34341	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	3650.78	0.00	0.00	3650.78
ESCAM-1	11/15/99	35209	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	79057.81	0.00	15.65	66685.09
ESCAM-1	11/15/99	35211	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	464.93	0.00	15.65	392.17
ESCAM-1	11/15/99	35523	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	7744.46	0.00	15.65	65299.10
ESCAM-1	11/15/99	35525	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	578.28	0.00	15.65	487.78
ESCAM-1	11/15/99	36635	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	575486.30	0.00	15.65	-63672.69
ESCAM-1	11/15/99	36636	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	3650.78	0.00	0.00	3650.78
ESCAM-1	11/15/99	36637	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	-61981.16	0.00	15.65	-52281.11
ESCAM-1	11/15/99	36639	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	464.93	0.00	15.65	-392.17
ESCAM-1	11/15/99	36641	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	7744.46	0.00	15.65	65299.10
ESCAM-1	11/15/99	36642	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	-6193.16	0.00	15.65	-5223.93
ESCAM-1	11/15/99	36643	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	-578.28	0.00	15.65	-487.78
FRESH-1	11/15/99	36677	1 1 1	CPY MFEF	11/15/99	NOV99	A	MANAGEMENT FEE	12496.76	0.00	100.00	0.00
FRESH-1	11/15/99	22080	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181	8210.00	0.00	15.65	8017.20
FRESH-1	11/15/99	22081	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181	529.00	0.00	0.00	529.00

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Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
FRESH-1	11/15/99	22882	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3218.00	0.00	15.65	2714.38
FRESH-1	11/15/99	27330	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	1986.56	0.00	15.65	1675.66
FRESH-1	11/15/99	27332	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	4622.57	0.00	15.65	3899.14
FRESH-1	11/15/99	27524	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	2347.45	0.00	15.65	1980.07
FRESH-1	11/15/99	27526	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3708.83	0.00	15.65	3120.40
FRESH-1	11/15/99	32504	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	13184.45	0.00	15.65	11121.00
FRESH-1	11/15/99	34365	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	11673.65	0.00	15.65	9846.72
FRESH-1	11/15/99	35832	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	5771.94	0.00	15.65	4868.63
FRESH-1	11/15/99	36678	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	16216.00	0.00	15.65	8617.20
FRESH-1	11/15/99	36679	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	529.00	0.00	0.00	529.00
FRESH-1	11/15/99	36680	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	1986.56	0.00	15.65	1675.66
FRESH-1	11/15/99	36684	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	13184.45	0.00	15.65	11121.00
FRESH-1	11/15/99	36686	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	11673.65	0.00	15.65	9846.72
FRESH-1	11/15/99	36688	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	5771.94	0.00	15.65	4868.63
FRESH-1	11/15/99	36690	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	461.76	0.00	15.65	-389.49
FRESH-1	11/15/99	36691	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	2347.45	0.00	15.65	1980.07
FRESH-1	11/15/99	36692	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3218.00	0.00	15.65	2714.38
FRESH-1	11/15/99	36695	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3708.83	0.00	15.65	3120.40
FRESH-1	11/15/99	36697	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	4622.57	0.00	15.65	3899.14
GALLA-2	11/15/99	31377	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	1790.00	0.00	15.00	1521.50
GALLA-2	11/15/99	31378	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	85.00	0.00	0.00	85.00
GALLA-2	11/15/99	36357	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	1790.00	0.00	15.00	1521.50
GALLA-2	11/15/99	36358	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	85.00	0.00	0.00	85.00
GEORG-3	11/15/99	36278	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000180	8550.52	0.00	15.65	7212.36
GOLSO-1	11/15/99	33967	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	807.00	0.00	15.00	685.95
GOLSO-1	11/15/99	33968	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	38.00	0.00	0.00	38.00
GOLSO-1	11/15/99	35366	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	770.03	0.00	15.00	654.53
GOLSO-1	11/15/99	35367	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	836.61	0.00	15.00	711.12
GROVE-1	11/15/99	34813	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000209CA	120495.88	0.00	15.65	8853.27
GROVE-1	11/15/99	34815	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000209AZ	79.84	0.00	15.65	67.35
GROVE-2	11/15/99	22047	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	5937.00	0.00	18.00	1368.34
GROVE-2	11/15/99	22048	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	927.00	0.00	0.00	927.00
GROVE-2	11/15/99	22050	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	23625.00	0.00	18.00	19372.50
GROVE-2	11/15/99	22051	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	1280.00	0.00	18.00	1049.60
GROVE-2	11/15/99	36706	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	15937.00	0.00	18.00	1368.34
GROVE-2	11/15/99	36701	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	927.00	0.00	0.00	927.00
GROVE-2	11/15/99	36702	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	6375.00	0.00	0.00	6375.00
GROVE-2	11/15/99	36703	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	23625.00	0.00	18.00	19372.50
GROVE-2	11/15/99	36704	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	1280.00	0.00	18.00	1049.60
GROVE-2	11/15/99	36705	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	9450.00	0.00	0.00	9450.00
GROVE-2	11/15/99	34279	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	1154.00	0.00	15.65	34713.40
GROVE-2	11/15/99	34280	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	920.54	0.00	0.00	920.54
GROVE-2	11/15/99	35706	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	17269.28	0.00	15.65	14566.64
GROVE-2	11/15/99	35708	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	2856.68	0.00	15.65	2409.61
GROVE-2	11/15/99	35710	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	2390.56	0.00	15.65	2016.44

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GROVE-2	11/15/99	36706	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	41154.60	0.00	15.65	34713.40
GROVE-2	11/15/99	36707	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	920.54	0.00	0.00	920.54
GROVE-3	11/15/99	35949	1 1 1	CPY FWOR	11/15/99	NOV99	A	W 205000178	5178.68	0.00	15.65	4368.22
GUDPA-1	11/15/99	35459	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000159	4356*	0.00	18.00	3374
GUDPA-1	11/15/99	35462	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000159	5416.50	0.00	18.00	4444.53
GUDPA-1	11/15/99	35465	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000159	1848.37	0.00	18.00	4350.02
GUDPA-1	11/15/99	35468	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000159	4318.44	0.00	18.00	1081.12
GUDPA-1	11/15/99	35471	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000159	86.72	0.00	18.00	474.11
GUDPA-1	11/15/99	36263	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000259	647.20	0.00	0.00	647.20
HILLS-5	11/15/99	32181	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000197	2773.30	0.00	15.65	2339.28
HILLS-5	11/15/99	32183	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000197	4919.49	0.00	15.65	4149.59
HILLS-5	11/15/99	36734	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000197 DO N	2773.30	0.00	15.65	2339.28
HILLS-5	11/15/99	36736	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000197 DO N	4919.49	0.00	15.65	4149.59
IC&SO-2	11/15/99	34983	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300244	7263.17	0.00	15.00	6173.69
JACOB-1	11/15/99	31116	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300015	478.32	0.00	15.00	406.57
JACOB-1	11/15/99	33213	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300015	263.70	0.00	15.00	224.14
JACOB-1	11/15/99	33641	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300015	307.47	0.00	15.00	261.35
KGMHA-1	11/15/99	36744	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000200AZ	196.25	0.00	15.65	185.54
KGMHA-1	11/15/99	33022	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000255	6173.00	0.00	15.65	5206.93
KGMHA-1	11/15/99	33023	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000255	290.22	0.00	0.00	290.22
KGMHA-1	11/15/99	35137	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000255	7003.04	0.00	15.65	5967.06
KGMHA-1	11/15/99	36745	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000255	7003.04	0.00	15.65	5967.06
KRANS-1	11/15/99	35231	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300013	1592.81	0.00	15.00	1353.89
LAPIZ-1	11/15/99	31296	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	9760.00	0.00	15.00	8296.00
LAPIZ-1	11/15/99	31297	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	454.00	0.00	0.00	454.00
LAPIZ-1	11/15/99	33380	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	16047.25	0.00	15.00	13640.16
LAPIZ-1	11/15/99	34984	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	10426.35	0.00	15.00	8862.40
MARIO-2	11/15/99	35363	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300240	2135.81	0.00	15.00	1815.44
MIGUE-2	11/15/99	31373	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300245	3376.00	0.00	15.00	2869.60
MIGUE-2	11/15/99	31374	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300245	159.00	0.00	0.00	159.00
MIGUE-2	11/15/99	35920	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300245	1652.62	0.00	15.00	1404.73
MIGUE-2	11/15/99	36359	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300245	3376.00	0.00	15.00	2869.60
MIGUE-2	11/15/99	36360	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300245	159.00	0.00	0.00	159.00
MIGUE-3	11/15/99	35230	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300289	2037.00	0.00	15.00	1731.45
MISSION	11/15/99	35513	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000217	16746.82	0.00	15.65	14325.94
MISSION	11/15/99	36260	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000258	14542.00	0.00	15.65	12266.18
MISSION	11/15/99	36751	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000258	14542.00	0.00	15.65	12266.18
MJSIN-1	11/15/99	33957	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	3503.58	0.00	18.00	2872.94
MJSIN-1	11/15/99	33959	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	140.14	0.00	0.00	140.14
MJSIN-1	11/15/99	33960	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	6102.99	0.00	18.00	5004.45
MJSIN-1	11/15/99	36747	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	3503.58	0.00	18.00	2872.94
MJSIN-1	11/15/99	36749	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	140.14	0.00	0.00	140.14
MJSIN-1	11/15/99	36750	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000153	6102.99	0.00	18.00	5004.45
NATUR-1	11/15/99	36769	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000113	6572.82	0.00	0.00	6572.82
NATUR-1	11/15/99	22676	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000113	6000.00	0.00	15.65	5135.25

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NATUR-1	11/15/99	22877	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000183	314.00	0.00	0.00	314.00
NATUR-1	11/15/99	35454	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000183	8509.17	0.00	15.65	7177.48
NATUR-1	11/15/99	36767	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000183	6088.00	0.00	15.65	5135.23
NATUR-1	11/15/99	36768	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000183	314.00	0.00	0.00	314.00
NATUR-1	11/15/99	23136	1 1 1	CPY	FWOR	11/15/99	NOV99	A WC 38859 W205-217	6572.82	0.00	0.00	6572.82
NATUR-4	11/15/99	28596	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000124	1818.24	0.00	18.00	1490.96
NATUR-4	11/15/99	35043	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000217	26066.54	0.00	15.65	21987.13
NATUR-4	11/15/99	35045	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000217	173.30	0.00	15.65	146.18
ORGAN-2	11/15/99	31422	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000208	2370.00	0.00	15.65	1999.09
ORGAN-2	11/15/99	31423	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000208	111.31	0.00	0.00	111.31
ORGAN-2	11/15/99	35236	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000208	1373.81	0.00	15.65	1158.81
ORGAN-2	11/15/99	36770	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000208	2370.00	0.00	15.65	1999.09
ORGAN-2	11/15/99	36771	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000208	111.31	0.00	0.00	111.31
PLANT-2	11/15/99	31676	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300263	12029.00	0.00	15.00	10224.65
PLANT-2	11/15/99	31677	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300263	565.00	0.00	0.00	565.00
PLANT-2	11/15/99	34798	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300263	10049.06	0.00	15.00	8541.70
PLANT-3	11/15/99	34799	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300279	746.51	0.00	15.00	634.53
PRODU-2	11/15/99	24530	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000185	20636.49	0.00	15.65	17406.88
PRODU-2	11/15/99	35343	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000185	23807.78	0.00	15.65	20081.86
PRODU-2	11/15/99	36776	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000185	8949.54	0.00	15.65	7548.94
QCK1153	11/15/99	34217	1 1 2	CPY	CANS	11/15/99	NOV99	A W202300261	461.33	0.00	10.00	415.20
QCK2079	11/15/99	31806	1 1 2	CPY	CANS	11/15/99	NOV99	A W202300130	195.00	0.00	10.00	175.50
QCK2079	11/15/99	36264	1 1 2	CPY	CANS	11/15/99	NOV99	A W202300130	195.00	0.00	10.00	175.50
QCK2120	11/15/99	35365	1 1 1	CPY	CANS	11/15/99	NOV99	A W202300294	1158.00	0.00	15.00	984.30
QCK2120	11/15/99	35401	1 1 1	CPY	CANS	11/15/99	NOV99	A W202300294	382.00	0.00	15.00	324.70
QCK7063	11/15/99	32633	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300294	1294.00	0.00	15.00	1099.90
QCK7063	11/15/99	32634	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300294	1116.90	0.00	10.00	117.00
QCK9092	11/15/99	29139	1 1 1	CPY	CANS	11/15/99	NOV99	A W202300016	989.00	0.00	10.00	890.10
QCK9092	11/15/99	35740	1 1 1	CPY	CANS	11/15/99	NOV99	A W202300016	1009.00	0.00	10.00	908.10
QCK9092	11/15/99	35741	1 1 1	CPY	CANS	11/15/99	NOV99	A W202300016	988.00	0.00	10.00	889.20
QCK9092	11/15/99	35742	1 1 1	CPY	CANS	11/15/99	NOV99	A W202300016	21.00	0.00	0.00	21.00
RIOCF-2	11/15/99	36268	1 1 1	CPY	RORK	11/15/99	NOV99	A W202300239	4616.36	0.00	15.00	3923.91
RIOCF-2	11/15/99	36981	1 1 1	CPY	RORK	11/15/99	NOV99	A W202300239	7765.52	0.00	15.00	6600.69
ROBER-5	11/15/99	35724	1 1 1	CPY	RORK	11/15/99	NOV99	A W202300249	1649.00	0.00	15.00	1401.65
ROSEV-3	11/15/99	34794	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300069	850.00	0.00	15.00	722.50
ROSEV-3	11/15/99	34795	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300069	20.00	0.00	15.00	17.00
ROSEV-3	11/15/99	34796	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300069	475.00	0.00	15.00	403.75
ROSEV-3	11/15/99	35353	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300069	20380.00	0.00	15.00	17323.00
SATIC-1	11/15/99	34872	1 1 1	CPY	WORK	11/15/99	NOV99	A W202300069	8551.00	0.00	15.00	7268.35
SIERRA2	11/15/99	35697	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000176	2517.62	0.00	15.65	2123.61
SKFOU-1	11/15/99	33217	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000119	19040.00	0.00	10.00	15612.00
SKFOU-1	11/15/99	36778	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000119	19040.00	0.00	10.00	15612.00
SKFOU-1	11/15/99	35035	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000240	35649.72	0.00	15.65	30070.54
SKFOU-1	11/15/99	35365	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000240	2257.30	0.00	15.65	1886.94
SKFOU-1	11/15/99	35370	1 1 1	CPY	FWOR	11/15/99	NOV99	A W205000240	43.10	0.00	0.00	43.10

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SKF00-1	11/15/99	35911	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000210	33009.00	0.00	15.65	27843.09
SKF00-1	11/15/99	35913	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000210	35649.72	0.00	15.65	30070.54
SKF00-1	11/15/99	36779	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000210	2237.00	0.00	15.65	1886.91
SKF00-1	11/15/99	36780	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000210	43.10	0.00	0.00	43.10
SMDMO-1	11/15/99	35838	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000252	1625.27	0.00	15.65	1370.92
SPECT-1	11/15/99	35005	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300218	2485.17	0.00	15.00	2112.39
SUMIT-2	11/15/99	33444	1 1 1	CPY MFEE	11/15/99	NOV99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
SUMIT-2	11/15/99	34953	1 1 1	CPY MFEE	11/15/99	NOV99	A	BROKER FEE 1999	9818.18	0.00	100.00	0.00
SUMIT-2	11/15/99	22710	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	23788	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	24941	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	25992	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	27150	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	28352	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	29891	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	31413	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	-10099.18
SUMIT-2	11/15/99	32759	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300004	201983.60	0.00	15.00	171686.06
SUNSW-1	11/15/99	35828	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000219	31630.48	0.00	15.65	26680.31
TAYLO-1	11/15/99	35357	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300209	905.03	0.00	15.00	769.28
TONFF-1	11/15/99	35354	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000203CA	18311.23	0.00	15.65	15445.52
TONFF-1	11/15/99	35356	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000203AZ	546.75	0.00	15.65	461.18
V&LCO-1	11/15/99	35712	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000182	8369.40	0.00	15.65	7312.64
VALLE-8	11/15/99	35837	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300038	1188.40	0.00	15.00	1010.14
VECFA-1	11/15/99	35996	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000214	171.65	0.00	15.65	144.79
VEGPA-1	11/15/99	35836	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300037CA	45446.80	0.00	15.00	38629.78
WATER-4	11/15/99	33130	1 1 1	CPY WORK	11/15/99	NOV99	A	W2023000299	54653.00	0.00	15.00	46455.05
WATER-4	11/15/99	33445	1 1 1	CPY WORK	11/15/99	NOV99	A	W2023000299	54653.00	0.00	15.00	46455.05

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728095.96

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Stmt# 0002337

Lnst #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
DAMS-2	11/15/99	35004	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300264	164.87	0.00	15.00	140.14
DAMS-4	11/15/99	34891	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300020	15067.12	0.00	15.00	12807.05
DOBE-2	11/15/99	35264	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000171CA	16377.78	0.00	15.65	13814.66
DOBE-2	11/15/99	35266	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000171AZ	52.78	0.00	15.65	44.51
DOBE-2	11/15/99	35474	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000171CA	16377.77	0.00	15.65	13814.65
DOBE-2	11/15/99	35476	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000171AZ	52.77	0.00	15.65	44.51
DOBE-2	11/15/99	35479	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000171CA	16377.78	0.00	15.65	13814.66
DOBE-2	11/15/99	35502	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000171AZ	52.78	0.00	15.65	44.52
DIR-1	11/15/99	35827	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300093	884.12	0.00	15.00	751.50
BER-2	11/15/99	35362	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300241	6462.40	0.00	15.00	5493.04
HAR-1	11/15/99	32827	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300032	1005.00	0.00	10.00	904.50
HAR-1	11/15/99	34207	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300032	697.00	0.00	10.00	627.30
THEN-1	11/15/99	29870	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000154	4463.88	0.00	18.00	3660.38
THEN-1	11/15/99	31957	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000154	5927.52	0.00	18.00	4860.57
THEN-1	11/15/99	33820	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000154	4597.49	0.00	18.00	3769.94
THEN-1	11/15/99	35006	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000154	4707.90	0.00	18.00	3860.48
THEN-1	11/15/99	36612	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000257	4463.88	0.00	18.00	3660.38
THEN-1	11/15/99	36613	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000257	5927.52	0.00	18.00	4860.57
THEN-1	11/15/99	36614	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000257	4597.49	0.00	18.00	3769.94
THEN-1	11/15/99	36616	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000257	4707.90	0.00	18.00	3860.48
AR20-1	11/15/99	22872	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000184	4291.00	0.00	16.00	3604.44
AR20-1	11/15/99	22873	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000184	221.00	0.00	0.00	221.00
AR20-1	11/15/99	35339	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000184	3632.03	0.00	15.65	3063.62
AR20-1	11/15/99	36617	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000184	4291.00	0.00	15.65	3619.46
AR20-1	11/15/99	36618	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000184	221.00	0.00	0.00	221.00
ENCH-1	11/15/99	35334	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300269	1286.00	0.00	15.00	1093.10
ERRI-1	11/15/99	35350	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300137	460.08	0.00	15.00	391.07
RADE-1	11/15/99	34991	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300083	3771.00	0.00	15.00	3205.35
WCHA-1	11/15/99	34354	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	11447.00	0.00	15.00	9729.95
WCHA-1	11/15/99	34355	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	538.00	0.00	0.00	538.00
WCHA-1	11/15/99	35720	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	11447.00	0.00	15.00	9729.95
WCHA-1	11/15/99	35721	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	538.00	0.00	0.00	538.00
WCHA-1	11/15/99	35723	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300216	15.00	0.00	15.00	-12.75
WLF-7	11/15/99	36379	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300164	5263.00	0.00	15.00	4473.55
WFA-2	11/15/99	34375	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	340.00	0.00	15.00	113.50
WFA-2	11/15/99	34376	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	61.00	0.00	0.00	61.00
WFA-2	11/15/99	36255	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	340.00	0.00	15.00	113.50
WFA-2	11/15/99	36256	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000246	61.00	0.00	0.00	61.00
WACH-1	11/15/99	35531	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000177	28302.04	0.00	15.65	23872.77
WACH-1	11/15/99	35534	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000003	1603.75	0.00	18.00	2515.97
WACH-1	11/15/99	36621	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000003	1603.75	0.00	18.00	2515.97
WACH-1	11/15/99	35020	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000254	8075.00	0.00	15.65	6811.26
WACH-1	11/15/99	35021	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000254	379.62	0.00	0.00	379.62
WACH-1	11/15/99	35140	1 1 1	CPY FWCR	11/15/99	NOV99	A	W205000254	11720.23	0.00	15.65	7897.76

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LOU

Stmt# 0002337

Inst #	Trn Date	Item #	A B C	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
OTTO-2	11/15/99	35351	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	4078.00	0.00	15.00	3466.30
OTTO-2	11/15/99	35744	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	5.90	0.00	15.00	5.01
OTTO-2	11/15/99	35745	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	5.00	0.00	0.00	5.00
OTTO-2	11/15/99	35749	1 1 1	CPY SORK	11/15/99	NOV99	A	W202300011	-6.00	0.00	15.00	-5.10
QZAD-1	11/15/99	35041	1 1 1	CPY WCRK	11/15/99	NOV99	A	W202300106	5976.00	0.00	15.00	5079.60
ESER-2	11/15/99	22052	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	18773.00	0.00	18.00	15595.60
ESER-2	11/15/99	22053	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	1095.00	0.00	0.00	1095.00
ESER-2	11/15/99	31195	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	23296.82	0.00	18.00	19103.39
ESER-2	11/15/99	36623	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	3172.02	0.00	18.00	2601.06
ESER-2	11/15/99	36624	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	18773.00	0.00	18.00	15595.60
ESER-2	11/15/99	36625	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	1095.00	0.00	0.00	1095.00
ESER-2	11/15/99	36629	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000121	2286.33	0.00	18.00	1874.79
ESER-2	11/15/99	31880	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	23223.00	0.00	15.65	19588.60
ESER-2	11/15/99	35704	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	3264.59	0.00	15.65	22753.68
ESER-2	11/15/99	36626	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	23223.00	0.00	15.65	19588.60
ESER-2	11/15/99	36627	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000221	1044.62	0.00	0.00	1044.62
UNLA-2	11/15/99	35517	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	3107.81	0.00	15.65	2621.44
UNLA-2	11/15/99	35519	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	4733.04	0.00	15.65	3992.32
UNLA-2	11/15/99	35521	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	792.70	0.00	15.65	668.64
UNLA-2	11/15/99	35250	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000107	226.00	0.00	18.00	185.32
UNLA-2	11/15/99	36630	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000179	226.00	0.00	15.65	190.63
AGLE-2	11/15/99	34388	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206A	6815.79	0.00	15.65	5749.12
AGLE-2	11/15/99	34873	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206A	3052.26	0.00	15.65	2580.49
AGLE-2	11/15/99	36631	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206A	6815.79	0.00	15.65	5749.12
AGLE-2	11/15/99	36632	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000206A	3052.26	0.00	15.65	2580.49
LIZC-2	11/15/99	35725	1 1 1	CPY RORK	11/15/99	NOV99	A	W2023000243	468.02	0.00	15.00	397.82
SCAM-1	11/15/99	31692	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	692.64	0.00	15.65	584.24
SCAM-1	11/15/99	31696	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	610.83	0.00	15.65	515.24
SCAM-1	11/15/99	31939	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	78696.34	0.00	15.65	66380.36
SCAM-1	11/15/99	34340	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	91155.00	0.00	15.65	76889.24
SCAM-1	11/15/99	34341	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	3650.78	0.00	0.00	3650.78
SCAM-1	11/15/99	35209	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	79057.61	0.00	15.65	66685.09
SCAM-1	11/15/99	35211	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	464.93	0.00	15.65	392.17
SCAM-1	11/15/99	35523	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	744.46	0.00	15.65	6299.10
SCAM-1	11/15/99	35525	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	578.28	0.00	15.65	487.78
SCAM-1	11/15/99	36635	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	75486.30	0.00	15.65	63672.69
SCAM-1	11/15/99	36636	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	3650.78	0.00	0.00	3650.78
SCAM-1	11/15/99	36637	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	61981.16	0.00	15.65	52281.11
SCAM-1	11/15/99	36639	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	464.93	0.00	15.65	392.17
SCAM-1	11/15/99	36641	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	744.46	0.00	15.65	6299.10
SCAM-1	11/15/99	36642	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	6193.16	0.00	15.65	5223.93
SCAM-1	11/15/99	36643	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000207	578.28	0.00	15.65	487.78
RESM-1	11/15/99	36677	1 1 1	CPY FEE	11/15/99	NOV99	A	MANAGEMENT FEE	2476.76	0.00	100.00	0.00
RESM-1	11/15/99	22880	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000107	2278.00	0.00	15.65	2017.20
RESM-1	11/15/99	22881	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000107	2278.00	0.00	15.65	2017.20

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Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
FRESH-1	11/15/99	22882	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3218.80	0.00	15.65	2714.38
FRESH-1	11/15/99	27330	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	1986.56	0.00	15.65	1675.66
FRESH-1	11/15/99	27332	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	4622.57	0.00	15.65	3899.14
FRESH-1	11/15/99	27524	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	2347.45	0.00	15.65	1968.97
FRESH-1	11/15/99	27526	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3768.83	0.00	15.65	3128.48
FRESH-1	11/15/99	32504	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	13184.45	0.00	15.65	11121.88
FRESH-1	11/15/99	34305	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	11673.65	0.00	15.65	9846.72
FRESH-1	11/15/99	35832	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	5771.94	0.00	15.65	4868.63
FRESH-1	11/15/99	36678	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	10216.00	0.00	15.65	8617.20
FRESH-1	11/15/99	36679	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	529.80	0.00	0.00	529.80
FRESH-1	11/15/99	36680	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	1986.56	0.00	15.65	1675.66
FRESH-1	11/15/99	36684	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	13184.45	0.00	15.65	11121.88
FRESH-1	11/15/99	36686	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	11673.65	0.00	15.65	9846.72
FRESH-1	11/15/99	36688	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	5771.94	0.00	15.65	4868.63
FRESH-1	11/15/99	36690	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	461.76	0.00	15.65	-389.49
FRESH-1	11/15/99	36691	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181CA	2347.45	0.00	15.65	1980.87
FRESH-1	11/15/99	36692	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3218.80	0.00	15.65	2714.38
FRESH-1	11/15/99	36695	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	3768.83	0.00	15.65	3128.48
FRESH-1	11/15/99	36697	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000181AZ	4622.57	0.00	15.65	3899.14
SALLA-2	11/15/99	31377	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	1799.00	0.00	15.00	1521.50
SALLA-2	11/15/99	31378	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	85.00	0.00	0.00	85.00
SALLA-2	11/15/99	36357	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	1799.00	0.00	15.00	1521.50
SALLA-2	11/15/99	36358	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300242	85.00	0.00	0.00	85.00
IEORG-3	11/15/99	36278	1 1 1	CPY FWOR	11/15/99	NOV99	A	W 205000180	8550.52	0.00	15.65	7212.36
IOLSO-1	11/15/99	33967	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	807.00	0.00	15.00	685.95
IOLSO-1	11/15/99	33968	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	38.00	0.00	0.00	38.00
IOLSO-1	11/15/99	35366	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	770.03	0.00	15.00	654.53
IOLSO-1	11/15/99	35367	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300274	836.61	0.00	15.00	711.12
IRQUE-1	11/15/99	34813	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000209CA	10495.88	0.00	15.65	8853.27
IRQUE-1	11/15/99	34815	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000209AZ	79.84	0.00	15.65	767.35
IRQUE-2	11/15/99	22047	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	5937.00	0.00	18.00	1368.34
IRQUE-2	11/15/99	22048	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	927.00	0.00	0.00	927.00
IRQUE-2	11/15/99	22050	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	23625.00	0.00	18.00	19372.50
IRQUE-2	11/15/99	22051	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	1280.00	0.00	18.00	1049.60
IRQUE-2	11/15/99	36700	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	15937.00	0.00	18.00	13662.34
IRQUE-2	11/15/99	36701	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	927.00	0.00	0.00	927.00
IRQUE-2	11/15/99	36702	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	6375.00	0.00	0.00	-6375.00
IRQUE-2	11/15/99	36703	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	23625.00	0.00	18.00	19372.50
IRQUE-2	11/15/99	36704	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	1280.00	0.00	18.00	1049.60
IRQUE-2	11/15/99	36705	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000122	9450.00	0.00	0.00	-9450.00
IRQUE-2	11/15/99	36707	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	15937.00	0.00	15.65	14566.64
IRQUE-2	11/15/99	35706	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	17269.28	0.00	15.65	14566.64
IRQUE-2	11/15/99	35708	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	2856.68	0.00	15.65	2409.61
IRQUE-2	11/15/99	35710	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000220	2390.56	0.00	15.65	2016.44

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PAID STATEMENTS REPORT

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Date: 11/15/99 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002337

Inst #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
RCWE-2	11/15/99	36706	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000220	41154.00	0.00	15.65	34713.40
RCWE-2	11/15/99	36707	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000220	920.54	0.00	0.00	920.54
RCWE-3	11/15/99	35949	1 1 1	CPY FWR	11/15/99	NOV99	A	W 205000178	5178.68	0.00	15.65	4368.22
JDPA-1	11/15/99	35459	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000159	456.50	0.00	18.00	433.74
JDPA-1	11/15/99	35462	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000159	5416.50	0.00	18.00	4441.53
JDPA-1	11/15/99	35465	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000159	1646.37	0.00	18.00	1350.02
JDPA-1	11/15/99	35468	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000159	1318.46	0.00	18.00	1081.12
JDPA-1	11/15/99	35471	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000159	86.72	0.00	18.00	471.11
JDPA-1	11/15/99	36263	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000259	447.29	0.00	0.00	447.29
ILLS-5	11/15/99	32181	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000197	2773.50	0.00	15.65	2339.20
ILLS-5	11/15/99	32183	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000197	4919.47	0.00	15.65	4149.59
ILLS-5	11/15/99	36734	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000197 DO N	2773.50	0.00	15.65	2339.20
ILLS-5	11/15/99	36736	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000197 DO N	4919.47	0.00	15.65	4149.59
CBSO-2	11/15/99	34983	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300244	7263.17	0.00	15.00	6173.69
ACOB-1	11/15/99	31116	1 1 1	CPY SORX	11/15/99	NOV99	A	W202300015	478.32	0.00	15.00	406.57
ACOB-1	11/15/99	33213	1 1 1	CPY SORX	11/15/99	NOV99	A	W202300015	263.70	0.00	15.00	224.14
ACOB-1	11/15/99	33641	1 1 1	CPY SORX	11/15/99	NOV99	A	W202300015	307.47	0.00	15.00	261.35
GMHA-1	11/15/99	36744	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000200AZ	196.25	0.00	15.65	165.54
GMHA-1	11/15/99	33022	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000255	6173.00	0.00	15.65	5206.93
GMHA-1	11/15/99	33023	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000255	290.22	0.00	0.00	290.22
GMHA-1	11/15/99	35137	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000255	7003.04	0.00	15.65	5907.06
GMHA-1	11/15/99	36745	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000255	7003.04	0.00	15.65	5907.06
RANS-1	11/15/99	35231	1 1 1	CPY SORX	11/15/99	NOV99	A	W202300013	1592.81	0.00	15.00	1353.89
APIZ-1	11/15/99	31296	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	9760.00	0.00	15.00	8296.00
APIZ-1	11/15/99	31297	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	454.00	0.00	0.00	454.00
APIZ-1	11/15/99	33380	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	16047.25	0.00	15.00	13640.16
APIZ-1	11/15/99	34984	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300210	10426.35	0.00	15.00	8862.40
ARIO-2	11/15/99	35363	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300240	2135.81	0.00	15.00	1815.44
IGUE-2	11/15/99	31373	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300245	1376.00	0.00	15.00	1169.60
IGUE-2	11/15/99	31374	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300245	159.00	0.00	0.00	159.00
IGUE-2	11/15/99	35920	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300245	1652.62	0.00	15.00	1404.73
IGUE-2	11/15/99	36355	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300245	3376.00	0.00	15.00	2069.00
IGUE-2	11/15/99	36360	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300245	159.00	0.00	0.00	159.00
IGUE-3	11/15/99	35230	1 1 1	CPY RORX	11/15/99	NOV99	A	W202300289	2037.00	0.00	15.00	1731.45
MISSION	11/15/99	35513	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000217	16746.82	0.00	15.65	14125.94
MISSION	11/15/99	36280	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000258	14542.00	0.00	15.65	12266.10
MISSION	11/15/99	36751	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000258	14542.00	0.00	15.65	12266.10
USIN	11/15/99	33957	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	3503.58	0.00	18.00	2872.94
USIN	11/15/99	33959	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	140.00	0.00	0.00	140.00
USIN	11/15/99	33960	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	6102.00	0.00	18.00	5004.45
USIN	11/15/99	36747	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	3503.58	0.00	18.00	2872.94
USIN	11/15/99	36749	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	140.00	0.00	0.00	140.00
USIN	11/15/99	36750	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	6102.00	0.00	18.00	5004.45
ATUR	11/15/99	36769	1 1 1	CPY FWR	11/15/99	NOV99	A	W205000153	6572.32	0.00	0.00	6572.32

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A I D S T A T E M E N T S R E P O R T

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ate: 11/15/99 Company: FRR FRONTIER INSURANCE CO.
CU

Stmnt# 0002337

Inst #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
WTUR-1	11/15/99	22877	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000183	314.00	0.00	0.00	314.00
WTUR-1	11/15/99	35454	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000183	7177.48	0.00	15.65	7177.48
WTUR-1	11/15/99	36767	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000183	5688.00	0.00	15.65	5135.23
WTUR-1	11/15/99	36768	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000183	314.00	0.00	0.00	314.00
WTUR-1	11/15/99	23136	1 1 1	CPY FWOR	11/15/99	NOV99	A	WC 38859	6572.82	0.00	0.00	6572.82
WTUR-4	11/15/99	28596	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000124	1818.24	0.00	18.00	1490.96
WTUR-4	11/15/99	35043	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000217	22133.31	0.00	15.65	21987.13
WTUR-4	11/15/99	35045	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000217	173.30	0.00	15.65	146.18
WGAN-2	11/15/99	31422	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000200	2370.00	0.00	15.65	1999.09
WGAN-2	11/15/99	31423	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000200	111.31	0.00	0.00	111.31
WGAN-2	11/15/99	35234	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000200	1158.81	0.00	15.65	1158.81
WGAN-2	11/15/99	36770	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000200	2370.00	0.00	15.65	1999.09
WGAN-2	11/15/99	36771	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000200	111.31	0.00	0.00	111.31
ANT-2	11/15/99	31676	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300263	12029.00	0.00	15.00	10224.65
ANT-2	11/15/99	31677	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300263	565.00	0.00	0.00	565.00
ANT-2	11/15/99	34798	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300263	10049.06	0.00	15.00	8541.70
ANT-3	11/15/99	34799	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300279	746.51	0.00	15.00	634.53
COU-2	11/15/99	24530	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000185	20636.48	0.00	15.65	17406.88
COU-2	11/15/99	35343	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000185	23807.78	0.00	15.65	20081.86
COU-2	11/15/99	36776	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000185	8949.54	0.00	15.65	7548.94
X1153	11/15/99	34217	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300261	461.33	0.00	10.00	415.20
X2070	11/15/99	31866	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300130	195.00	0.00	10.00	175.50
X2070	11/15/99	36264	1 1 2	CPY CANS	11/15/99	NOV99	A	W202300130	195.00	0.00	10.00	175.50
X2120	11/15/99	35365	1 1 1	CPY CANS	11/15/99	NOV99	A	W202300294	1158.00	0.00	15.00	984.30
X2120	11/15/99	35401	1 1 1	CPY CANS	11/15/99	NOV99	A	W202300294	382.00	0.00	15.00	324.70
X7063	11/15/99	32633	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300016	1294.00	0.00	15.00	1099.90
X7063	11/15/99	32634	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300016	17.00	0.00	0.00	17.00
X9092	11/15/99	29139	1 1 1	CPY CANS	11/15/99	NOV99	A	W202300016	989.00	0.00	10.00	890.10
X9092	11/15/99	35740	1 1 1	CPY CANS	11/15/99	NOV99	A	W202300016	1009.00	0.00	10.00	908.10
X9092	11/15/99	35741	1 1 1	CPY CANS	11/15/99	NOV99	A	W202300016	988.00	0.00	10.00	889.20
X9092	11/15/99	35742	1 1 1	CPY CANS	11/15/99	NOV99	A	W202300016	21.00	0.00	0.00	21.00
CSF-2	11/15/99	36268	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300239	4616.36	0.00	15.00	3923.91
CSF-2	11/15/99	36981	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300239	7765.52	0.00	15.00	6600.69
BER-5	11/15/99	35724	1 1 1	CPY RORK	11/15/99	NOV99	A	W202300249	1649.00	0.00	15.00	1401.65
SEV-3	11/15/99	34794	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300069	850.00	0.00	15.00	722.50
SEV-3	11/15/99	34795	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300069	20.00	0.00	15.00	17.00
SEV-3	11/15/99	34796	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300069	475.00	0.00	15.00	403.75
SEV-3	11/15/99	35353	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300069	20380.00	0.00	15.00	17323.00
TIC-1	11/15/99	34872	1 1 1	CPY WORK	11/15/99	NOV99	A	W202300069	8551.00	0.00	15.00	7268.35
ERRA2	11/15/99	35697	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000176	2517.62	0.00	15.65	2123.61
FCO-1	11/15/99	35217	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000119	9640.00	0.00	15.65	8642.30
FCO-1	11/15/99	36778	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000119	9640.00	0.00	15.65	8642.30
FCO-1	11/15/99	35835	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000240	35649.72	0.00	15.65	30876.74
FCO-1	11/15/99	35839	1 1 1	CPY FWOR	11/15/99	NOV99	A	W205000240	2237.00	0.00	15.65	2067.70

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206

BANK OF AMERICA

Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

0000249

NO.

11-35/1210

AMOUNT

PAY TO FIRST HUNDRED SEVENTY-EIGHT THOUSAND SEVEN HUNDRED TWENTY-SEVEN DOLLARS and 43 CENTS

9878,727.43*

12/14/99

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

0000249

NO.

249

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

Account	Date	Schedule Invoice	P.O. #	Description	Debit	Credit
4-1-1-200 -PBR	12/14/99			STATEMENT # 012409	878727.43	
				Total	878727.43	

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(C)

K - 53166.13
G - 825566.30
G03

1/6/00

27856

PAID STATEMENTS REPORT

004039

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Date: 12/14/99 Company: FRR FRONTIER INSURANCE CO.

Stat# 0002409

Cust #	Trm Date	Item #	A B O	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
FOURS-2	12/14/99	37343	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000227	8244.17	15.65	1168553.96
FOURS-2	12/14/99	37345	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000227	299.82	15.65	1168553.96
FRISC-1	12/14/99	36830	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000204	7782.01	15.65	1168553.96
FUKUT-1	12/14/99	36840	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000245	1192.05	15.65	1168553.96
FUKUT-1	12/14/99	36841	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000245	1558.60	15.65	1168553.96
FULT-1	12/14/99	37333	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000225	11018.51	15.65	1168553.96
GEOR-3	12/14/99	37321	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000180	8058.90	15.65	1168553.96
GOGIA-1	12/14/99	36877	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000205	17289.42	15.65	1168553.96
GOLDB-1	12/14/99	37160	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000251	15192.59	15.65	1168553.96
GOLDF-5	12/14/99	36269	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000234	3173.14	15.65	1168553.96
GOLSO-1	12/14/99	37338	4	1	1	CPY	WORK	12/14/99	NOV99	A	W202300274	743.65	15.65	1168553.96
GROW-04	12/14/99	37336	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000220	23135.61	15.65	1168553.96
GROW-04	12/14/99	37339	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000220	22009.61	15.65	1168553.96
GROW-3	12/14/99	37359	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000178	4149.40	15.65	1168553.96
GUOPA-4	12/14/99	37144	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000259	12153.63	15.65	1168553.96
GUOPA-4	12/14/99	37146	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000259	6.49	15.65	1168553.96
GUOPA-4	12/14/99	37148	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000259	2090.62	15.65	1168553.96
GUOPA-4	12/14/99	37152	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000259	130.54	15.65	1168553.96
GUOPA-4	12/14/99	37214	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000259	2799.51	15.65	1168553.96
GUERR-1	12/14/99	37616	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000172	3110.42	15.65	1168553.96
IASPAR-1	12/14/99	37349	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000231	1754.23	15.65	1168553.96
IJIB-1	12/14/99	37607	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000240	16492.59	15.65	1168553.96
IJIB-1	12/14/99	37609	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000240	1507.40	15.65	1168553.96
IJIB-1	12/14/99	37611	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000240	613.88	15.65	1168553.96
IJIB-1	12/14/99	37613	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000240	1183.33	15.65	1168553.96
OWEL-1	12/14/99	36815	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000173	13002.16	15.65	1168553.96
SMHA-1	12/14/99	37167	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000255	10199.30	15.65	1168553.96
APIZ-1	12/14/99	36354	4	1	1	CPY	WORK	12/14/99	NOV99	A	W202300210	10120.96	15.65	1168553.96
OSBU-1	12/14/99	37158	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000212	2289.33	15.65	1168553.96
QUIE-1	12/14/99	37938	4	1	1	CPY	RORK	12/14/99	NOV99	A	W202300248	3389.94	15.65	1168553.96
QUIE-1	12/14/99	37939	4	1	1	CPY	RORK	12/14/99	NOV99	A	W202300248	387.40	15.65	1168553.96
NAF-1	12/14/99	37364	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000228	436.11	15.65	1168553.96
VASC-1	12/14/99	37182	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000164	7559.13	15.65	1168553.96
INZA-1	12/14/99	37337	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000188	11968.50	15.65	1168553.96
RTI-1	12/14/99	37355	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000244	2475.03	15.65	1168553.96
GRA-1	12/14/99	37540	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000196	329.50	15.65	1168553.96
WDO-1	12/14/99	37366	4	1	1	CPY	WORK	12/14/99	NOV99	A	W202300126	7397.97	15.65	1168553.96
LLV-1	12/14/99	37399	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000256	3683.00	15.65	1168553.96
LEVAN-1	12/14/99	37395	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000256	3679.00	15.65	1168553.96
SSI-4	12/14/99	37702	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000258	14542.00	15.65	1168553.96
SSI-4	12/14/99	37710	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000258	14542.00	15.65	1168553.96
SSI-4	12/14/99	37714	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000258	13583.83	15.65	1168553.96
ISH-1	12/14/99	36863	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000239	4698.75	15.65	1168553.96
TU-04	12/14/99	37204	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000217	35026.05	15.65	1168553.96

P A I D S T A T E M E N T S R E P O R T

004040

Page 3

Date: 12/14/99 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002409

Cust # Trn Date Itm # A B D Trn Type Eff Date Month B Policy #

Amount Net Prem Commission Payment

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
NATU-04	12/14/99	37206	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000217	27,837.80
NATUR-3	12/14/99	37331	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000194	350.22
PACBER1	12/14/99	37133	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000249	15974.07
PACBER1	12/14/99	37135	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000249	8119.80
PLANT-2	12/14/99	36869	4	1	1	CPY	WORK	12/14/99	NOV99	A	W20300263	649.59
PLANT-3	12/14/99	36878	4	1	1	CPY	WORK	12/14/99	NOV99	A	W20300271	8793.43
PRODU-2	12/14/99	37162	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000185	686.09
PROGR-1	12/14/99	36856	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000161	34857.09
RANCH-1	12/14/99	37172	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000241	3005.83
RANCH-2	12/14/99	36845	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000163	4267.51
RANCH-4	12/14/99	37384	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000236	233.37
RIQFA-1	12/14/99	37207	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000189	6853.32
RIQFA-1	12/14/99	37208	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000189	1798.69
RIQFA-1	12/14/99	37361	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000189	4667.30
RIQFA-1	12/14/99	37380	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000189	29674.62
ROBER-5	12/14/99	37203	4	1	1	CPY	PORK	12/14/99	NOV99	A	W202300249	894.29
RUBYF-1	12/14/99	37367	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000187	1718.85
SANTA-1	12/14/99	36820	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000246	11629.67
SATIC-1	12/14/99	36361	4	1	1	CPY	WORK	12/14/99	NOV99	A	TBD/10/3/00012	10768.00
SHARE-1	12/14/99	36832	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000170	8542.53
SIERRA2	12/14/99	37353	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000176	2262.94
SKFOO-1	12/14/99	37180	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000210	9994.90
SMDMO-1	12/14/99	37198	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000252	2257.89
SUNSV-1	12/14/99	37615	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000219	8815.91
TONFF-4	12/14/99	37369	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000203CA	17067.99
TONFF-4	12/14/99	37371	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000203AZ	572.31
TRICA-1	12/14/99	36817	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000211	18706.27
V&LCO-1	12/14/99	37122	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000182	8431.48
VALLE-1	12/14/99	36964	4	1	1	CPY	WORK	12/14/99	NOV99	A	W202300315	11085.55
VALLE-1	12/14/99	37932	4	1	1	CPY	WORK	12/14/99	NOV99	A	W202300315	9619.24
VASQU-1	12/14/99	36890	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000222	11711.60
VEGPA-4	12/14/99	37325	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000201AZ	1135.37
WESTC-4	12/14/99	36865	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000193	46488.38
WESTC-4	12/14/99	37443	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000193	34960.94
AMAH-1	12/14/99	37154	4	1	1	CPY	FWOR	12/14/99	NOV99	A	W205000253	556.98
CRKB-1	12/14/99	37937	4	1	1	CPY	WORK	12/14/99	NOV99	A	W202300220	1582.27

Statement total

878727.45

C L O S E D S T A T E M E N T S
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004041

Date: 12/14/99
Time: 13:41:10
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 249

1/6/2000

004042

27856

27856



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

0004239

NO. 4239

PAY
ONE HUNDRED SIXTY-FIVE THOUSAND FORTY-FIVE DOLLARS and 56 CENTS AMOUNT
ORDEN OF

12/14/99 9165,045.56*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

John A. L...
John A. L...

⑈001,239⑈ ⑈121000358⑈ 01209⑈0105⑈⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0004239
4239

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-288-PRR	12/14/99			STATEMENT # 802406	165045.56	
				Total	165045.56	

Q - 10550.50
u - 154495.06
hol

PAID STATEMENTS REPORT

004043

Page 1

Date: 12/14/99 Company: FRR FRONTIER INSURANCE CO.
100

Stmnt# 0002406

Dist #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment	
BENCH-1	12/14/99	37323	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300269	2059.00	10199	0.00	3111915.00	311191750.15
BRADE-1	12/14/99	36887	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300083	4467.00	10199	0.00	4111915.00	411193796.95
CALIF-7	12/14/99	37971	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300164	4703.31	10199	0.00	7111915.00	711193997.81
COZAO-1	12/14/99	36819	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300106	7465.00	10199	0.00	5111915.00	511193345.25
JUDPA-1	12/14/99	36262	1 1 1	CPY WORK	12/14/99	NOV99	A	W205000259	12508.00	10199	0.00	9111915.00	9111940550.50
IC&SG-2	12/14/99	37438	1 1 1	CPY RORK	12/14/99	NOV99	A	W202300244	7525.24	10199	0.00	7111915.00	7111936396.45
JACOB-1	12/14/99	35831	1 1 1	CPY SORK	12/14/99	NOV99	A	W202300015	1494.67	10199	0.00	1111915.00	111191270.47
JACOB-1	12/14/99	37129	1 1 1	CPY SORK	12/14/99	NOV99	A	W202300015	833.67	10199	0.00	1111915.00	111191708.62
CRANS-1	12/14/99	37328	1 1 1	CPY SORK	12/14/99	NOV99	A	W202300013	2403.55	10199	0.00	1111915.00	1111912043.02
HIGUE-3	12/14/99	37141	1 1 1	CPY RORK	12/14/99	NOV99	A	W202300289	271.00	10199	0.00	7111915.00	711191230.35
JEWEL-1	12/14/99	32510	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300192	17486.54	7199	0.00	7111915.00	7111914863.56
JEWEL-1	12/14/99	34112	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300304	10933.20	5199	0.00	7111915.00	7111919293.22
LIOSF-2	12/14/99	37933	1 1 1	CPY RORK	12/14/99	NOV99	A	W202300239	810.41	10199	0.00	7111915.00	711191688.85
RIVERRO	12/14/99	36469	1 1 2	CPY CANS	12/14/99	NOV99	A	W202300178	366.00	10199	0.00	4111915.00	411191329.40
ROSEV-3	12/14/99	26582	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300069	25992.00	10199	0.00	4111915.00	4111912093.20
ROSEV-3	12/14/99	36281	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300069	20535.00	10199	0.00	4111915.00	4111917454.75
ROSEV-3	12/14/99	36282	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300069	967.00	10199	0.00	4111915.00	411191821.95
ROSEV-3	12/14/99	36283	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300069	533.00	10199	0.00	4111915.00	411191653.05
ROSEV-3	12/14/99	36284	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300069	58.00	10199	0.00	4111915.00	41119149.30
TAYLO-1	12/14/99	37132	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300209	1377.06	10199	0.00	5111915.00	511191170.50
VALLE-B	12/14/99	37197	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300038	1671.53	10199	0.00	3111915.00	311191420.80
VEGPA-1	12/14/99	37324	1 1 1	CPY WORK	12/14/99	NOV99	A	W202300037CA	69785.19	10199	0.00	3111915.00	3111915937.41

Statement total 165045.56

C L O S E D S T A T E M E N T S
.....

004044

Date: 12/14/99
Time: 11:57:10
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 4239

007598

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601

11-35/1210

NO. 0000262

262

PAY

TOTAL/AMOUNT HUNDRED SEVENTEEN THOUSAND ONE HUNDRED NINETY DOLLARS and 73 CENTS

01/17/00

517,190.73*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000262⑈ ⑈12121000350⑈ 0120000125⑈

*John A. Starnes*FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000262

262

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-266-YDE	01/17/00			STATEMENT # 002543	517,190.73	
				Total	517,190.73	

FED EX

603

517,190.73

48,952.65

43,238.08

Exhibit No. 166

Date: 3-31-06

Witness: Halverson

Julieann Hamill, CSR 5151

CK#262

PAID STATEMENTS REPORT

007599 Page 2

Date: 01/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0002543

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-4	01/17/00	38923	4 1 1	CPY WCRX	01/17/00	JAN00	A	W202300020	13366.15	0.00	15.00	11361.23
ADGBE-2	01/17/00	39284	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000171CA	9299.07	0.00	15.65	7843.77
ADGBE-2	01/17/00	39332	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000171AZ	187.96	0.00	15.65	158.54
AMYSK-1	01/17/00	39345	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000167	21866.92	0.00	15.65	18444.75
BAGSH-1	01/17/00	39398	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000191	1268.86	0.00	15.65	1070.28
BARZO-1	01/17/00	39478	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000184	3471.54	0.00	15.65	2928.24
BIENN-1	01/17/00	38439	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000237	9111.42	0.00	15.65	7685.48
BCHAR-1	01/17/00	38673	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000232	2318.04	0.00	15.65	1955.27
BOSKO-1	01/17/00	38677	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000224	33526.85	0.00	15.65	28279.90
CARLY-1	01/17/00	39609	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000190	340.10	0.00	15.65	286.87
CASPE-1	01/17/00	38685	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000243	1040.99	0.00	15.65	878.08
CENTR-8	01/17/00	38340	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000216	12462.96	0.00	15.65	10512.51
CENTR-8	01/17/00	39659	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000216	3352.77	0.00	15.65	2828.06
CHANE-1	01/17/00	38401	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000248	582.32	0.00	15.65	491.19
COACH-1	01/17/00	38760	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000177	36947.13	0.00	15.65	31164.90
CONFAR	01/17/00	38834	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000230	1459.60	0.00	15.65	1231.17
COUNT-7	01/17/00	38670	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000205	12.26	0.00	15.65	10.34
CRUMM-1	01/17/00	37432	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000169	8886.14	0.00	15.65	7495.46
D&BHA-1	01/17/00	38788	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000247	746.93	0.00	15.65	630.04
DBSPE-1	01/17/00	38437	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000190	3641.66	0.00	15.65	3071.74
DBSPE-1	01/17/00	38452	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000190	6889.81	0.00	15.65	5811.55
DESER-2	01/17/00	39246	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000221	19932.52	0.00	15.65	16813.08
DRETS-1	01/17/00	38784	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000174	6684.62	0.00	15.65	5638.48
DUNLA-2	01/17/00	38558	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000179	3560.52	0.00	15.65	3003.30
DUNLA-2	01/17/00	39396	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000179	3773.97	0.00	15.65	3183.34
E&LAV-3	01/17/00	38689	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000223	549.82	0.00	15.65	548.12
ELIZO-2	01/17/00	38832	4 1 1	CPY RCRX	01/17/00	JAN00	A	W2023000243	12.55	0.00	15.00	10.67
FRISC-1	01/17/00	38410	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000204	9862.12	0.00	15.65	8518.70
FUKUT-1	01/17/00	39607	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000245	719.45	0.00	15.65	606.86
FULFI-1	01/17/00	38720	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000225	7850.92	0.00	15.65	6622.25
GEORG-3	01/17/00	39250	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000180	4865.24	0.00	15.65	4103.83
GOGLA-1	01/17/00	38398	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000205	17508.65	0.00	15.65	14768.55
GOLDB-1	01/17/00	38407	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000251	15319.44	0.00	15.65	12921.95
GOLDB-5	01/17/00	37934	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000234	2985.18	0.00	15.65	2518.00
GOLSC-1	01/17/00	38449	4 1 1	CPY WCRX	01/17/00	JAN00	A	W202300274	727.47	0.00	15.00	618.35
GUERR-1	01/17/00	38924	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000172	2525.05	0.00	15.65	2129.88
HASPAR	01/17/00	38790	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000231	676.43	0.00	15.65	570.57
HJUB-1	01/17/00	30896	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000240	26408.00	0.00	15.65	22275.15
HJUB-1	01/17/00	30897	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000240	1241.42	0.00	15.65	1241.42
HJUB-1	01/17/00	39319	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000240	393.51	0.00	15.65	331.93
HJUB-1	01/17/00	39321	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000240	22935.18	0.00	15.65	19345.82
HJUB-1	01/17/00	39323	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000240	2350.00	0.00	15.65	1962.22
HJUB-1	01/17/00	39325	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000240	1148.14	0.00	15.65	968.46
HJUB-1	01/17/00	38405	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000173	2966.18	0.00	15.65	2501.77
HJUB-1	01/17/00	37527	4 1 1	CPY WORK	01/17/00	JAN00	A	W202300210	10058.11	0.00	15.00	8549.39

PAID STATEMENTS REPORT

007600

Page 3

Date: 01/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002543

Cost #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
LOSSU-1	01/17/00	39327	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000212	2274.22	0.00	15.65	1918.30
LUNAF-1	01/17/00	38554	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000228	640.74	0.00	15.65	540.46
MAASC-1	01/17/00	37551	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000261	11059.60	0.00	15.65	9328.77
MAASC-1	01/17/00	37552	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000261	519.91	0.00	0.00	519.91
MAASC-1	01/17/00	38681	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000261	4300.46	0.00	15.65	3627.44
MANZA-1	01/17/00	36849	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000188	11968.50	0.00	16.00	10053.54
MARIO-2	01/17/00	38400	4 1 1	CPY RCRK	01/17/00	JAN00	A	W202300240	1099.88	0.00	15.00	934.90
MARTI-1	01/17/00	38443	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000244	884.50	0.00	15.65	746.08
MCCRA-1	01/17/00	38328	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000196	268.15	0.00	15.65	226.18
MENDO-1	01/17/00	39256	4 1 1	CPY WCRK	01/17/00	JAN00	A	W202300126	5540.51	0.00	15.00	4789.43
MIGUE-2	01/17/00	39240	4 1 1	CPY RCRK	01/17/00	JAN00	A	W202300245	908.19	0.00	15.00	771.96
MIGUE-2	01/17/00	39241	4 1 1	CPY RCRK	01/17/00	JAN00	A	W202300245	622.49	0.00	15.00	529.12
MILLV-1	01/17/00	36466	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000256	3679.00	0.00	15.65	3103.24
MILLV-1	01/17/00	38025	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000256	3679.00	0.00	15.65	3103.24
MISSI-4	01/17/00	38792	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000258	14133.46	0.00	15.65	11921.57
MNISH-1	01/17/00	38403	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000239	3993.75	0.00	15.65	3368.73
PACBER1	01/17/00	30718	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000141	28461.17	0.00	18.00	23338.16
PACBER1	01/17/00	38551	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000249	2323.46	0.00	15.65	1959.84
PHINC-1	01/17/00	38345	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000242	805.81	0.00	15.65	679.70
PHINC-1	01/17/00	40133	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000242	871.59	0.00	15.65	735.19
PLANT-2	01/17/00	37965	4 1 1	CPY WCRK	01/17/00	JAN00	A	W202300263	7001.70	0.00	15.00	5951.44
PLANT-3	01/17/00	37966	4 1 1	CPY WCRK	01/17/00	JAN00	A	W202300279	699.47	0.00	15.00	584.55
PROGR-1	01/17/00	39394	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000262	1974.92	0.00	15.65	1665.85
RANCH-1	01/17/00	39400	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000241	4059.90	0.00	15.65	3424.53
RANCH-4	01/17/00	39253	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000236	5795.88	0.00	15.65	4888.82
RIOFA-1	01/17/00	38412	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000189	1360.56	0.00	15.65	1147.63
RIOFA-1	01/17/00	38423	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000189	24422.76	0.00	15.65	20600.60
RIOFA-1	01/17/00	38425	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000189	9683.83	0.00	15.65	8168.31
RIOFA-1	01/17/00	38794	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000189	2838.88	0.00	15.65	2394.63
ROBER-5	01/17/00	32422	4 1 1	CPY RCRK	01/17/00	JAN00	A	W202300249	622.88	0.00	15.00	529.45
RUBYF-1	01/17/00	38447	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000187	1871.84	0.00	15.65	1578.90
SAFAR-1	01/17/00	40082	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000263	2388.30	0.00	15.65	2014.53
SANTA-1	01/17/00	38691	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000246	489.22	0.00	15.65	412.66
SATTC-1	01/17/00	37975	4 1 1	CPY WCRK	01/17/00	JAN00	A	TSD	6526.00	0.00	15.00	5598.10
SHARE-1	01/17/00	39526	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000170	7977.49	0.00	15.65	6729.01
SIERRA2	01/17/00	38330	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000176	3059.95	0.00	15.65	2581.07
SMOHC-1	01/17/00	38666	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000252	2346.37	0.00	15.65	1979.16
SPECT-1	01/17/00	38751	4 1 1	CPY WCRK	01/17/00	JAN00	A	W202300218	2694.13	0.00	15.00	2290.01
SPECT-1	01/17/00	38833	4 1 1	CPY WCRK	01/17/00	JAN00	A	W202300218	3458.96	0.00	15.00	2940.12
SUNLA-1	01/17/00	37498	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000252	3270.39	0.00	15.65	2759.00
SUNLA-1	01/17/00	38287	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000252	3270.39	0.00	15.65	2759.00
SUNSW-1	01/17/00	39248	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000219	4476.49	0.00	15.65	3775.92
SWISS-1	01/17/00	38352	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000235	2673.30	0.00	15.65	2254.93
SWISS-1	01/17/00	38354	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000235	2363.65	0.00	15.65	1993.74
SWISS-1	01/17/00	38356	4 1 1	CPY FWR	01/17/00	JAN00	A	W205000235	2776.92	0.00	15.65	2342.33

P A I D S T A T E M E N T S R E P O R T

007601

Page 4

Date: 01/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002543

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
SWISS-1	01/17/00	38418	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000235	2008.41	0.00	15.65	1694.09
TIERR-1	01/17/00	35929	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000165	7364.21 ⁹³	0.00	18.00	6038.65
TIERR-1	01/17/00	37549	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000264	17578.50	0.00	15.65	14827.46
TIERR-1	01/17/00	37550	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000264	826.36	0.00	0.00	826.36
TRICA-1	01/17/00	38450	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000211	18112.86	0.00	15.65	15278.20
V&CCO-1	01/17/00	38786	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000182	5007.40	0.00	15.65	4223.74
VALLE-1	01/17/00	39480	4 1 1	CPY WORK	01/17/00	JAN00	A	W202300315	8495.64	0.00	15.00	7221.29
VASQU-1	01/17/00	38427	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000222	44.27	0.00	15.65	37.34
VASQU-1	01/17/00	38429	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000222	1.77	0.00	0.00	1.77
VASQU-1	01/17/00	38430	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000222	9217.49	0.00	15.65	7774.95
VASQU-1	01/17/00	38432	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000222	368.71	0.00	0.00	368.71
YAMAH-1	01/17/00	38445	4 1 1	CPY FWCR	01/17/00	JAN00	A	W205000253	557.58	0.00	15.65	470.32
YORKB-1	01/17/00	40051	4 1 1	CPY WORK	01/17/00	JAN00	A	W202300220	1442.55	0.00	15.00	1226.17

Statement Total 517190.73

007605



DWIGHT HALVORSON INSURANCE SERVICES
 3300 DOUGLAS BOULEVARD, SUITE 295
 ROSEVILLE, CALIFORNIA 95661-3807
 (916) 773-0206

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661

0004275

11-35/1210

NO.

4275

PAY

FOUR HUNDRED NINETY-NINE THOUSAND THREE HUNDRED TWELVE DOLLARS AND 89 CENTS

DATE

AMOUNT

01/17/00

8399,312.09*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

⑈004275⑈ ⑈124000350⑈ ⑈20900051⑈

John A. Davis

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
 3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0004275
 4275

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200-PHR	01/17/00			STATEMENT # 002544	399312.89	
				Total	399312.89	

Ex

W

399312.89
 2012.52
 313.37.37

C L O S E D S T A T E M E N T S

007606

Date: 01/17/00
Time: 10:02:55
For: EM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 4275

PAID STATEMENTS REPORT

007607

Page 1

Date: 01/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002544

Cost #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
AUDIR-1	01/17/00	37606	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300093	311.63	0.00	15.00	264.89
AUDIR-1	01/17/00	39258	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300093	12.50	0.00	15.00	10.62
ALHAR-1	01/17/00	35789	1 1 2	CPY CANS	01/17/00	JAN00	A	W202300032	697.00	0.00	10.00	627.30
BENCH-1	01/17/00	38757	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300269	1651.00	0.00	15.00	1403.35
BRIDE-1	01/17/00	38675	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300083	2936.00	0.00	15.00	2495.60
CORON-1	01/17/00	39845	1 1 1	CPY FWCR	01/17/00	JAN00	A	W205000199AZ	195.13	0.00	15.65	164.59
CORON-1	01/17/00	39835	1 1 1	CPY FWCR	01/17/00	JAN00	A	W205000254	16777.12	0.00	15.65	14151.50
COZAO-1	01/17/00	38417	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300106	8238.00	0.00	15.00	7002.30
ESCAM-1	01/17/00	39588	1 1 1	CPY FWCR	01/17/00	JAN00	A	W205000207	464.93	0.00	15.65	392.17
ESCAM-1	01/17/00	39590	1 1 1	CPY FWCR	01/17/00	JAN00	A	W205000207	77414.46	0.00	15.65	65299.10
ESCAM-1	01/17/00	39592	1 1 1	CPY FWCR	01/17/00	JAN00	A	W205000207	578.28	0.00	15.65	487.78
ESCAM-1	01/17/00	39602	1 1 1	CPY FWCR	01/17/00	JAN00	A	W205000207	6671.47	0.00	15.65	5627.30
GONZO-1	01/17/00	38342	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300221	4378.73	0.00	15.00	3721.92
GONZO-1	01/17/00	38343	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300221	1489.00	0.00	15.00	1265.65
GUTES-1	01/17/00	37236	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300170	1118.00	0.00	10.00	1006.20
IC&SC-2	01/17/00	38831	1 1 1	CPY RCRK	01/17/00	JAN00	A	W202300244	2369.31	0.00	15.00	2013.91
JRPIE-1	01/17/00	38414	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300068	14918.71	0.00	15.00	12680.90
JRPIE-1	01/17/00	38415	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300068	16649.43	0.00	15.00	14152.02
JRPIE-1	01/17/00	38416	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300068	20265.98	0.00	15.00	17226.08
JRPIE-1	01/17/00	39257	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300068	15373.53	0.00	15.00	13067.50
KRANS-1	01/17/00	38337	1 1 1	CPY SORK	01/17/00	JAN00	A	W202300013	2048.87	0.00	15.00	1741.54
LATAP-1	01/17/00	36871	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300082	6935.69	0.00	15.00	5895.34
LATAP-1	01/17/00	36873	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300082	6920.17	0.00	15.00	5882.14
MIGUE-3	01/17/00	38336	1 1 1	CPY RCRK	01/17/00	JAN00	A	W202300289	702.00	0.00	15.00	596.70
OCK2152	01/17/00	37497	1 1 2	CPY CANS	01/17/00	JAN00	A	W202300174	889.00	0.00	10.00	800.10
OCK3007	01/17/00	34218	1 1 2	CPY CANS	01/17/00	JAN00	A	T80	437.00	0.00	10.00	393.30
OCK3007	01/17/00	34421	1 1 2	CPY CANS	01/17/00	JAN00	A	W202300102	135.00	0.00	10.00	121.50
OCK7063	01/17/00	36468	1 1 1	CPY CANS	01/17/00	JAN00	A	W2023002960	815.00	0.00	15.00	692.75
OCK9092	01/17/00	35743	1 1 1	CPY CANS	01/17/00	JAN00	A	W202300016	994.00	0.00	10.00	894.60
ROSEV-3	01/17/00	37535	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300069	168.00	0.00	15.00	142.80
SCHIT-2	01/17/00	36470	1 1 1	CPY NFEE	01/17/00	JAN00	A	BROKER FEE 1999	9818.18	0.00	100.00	9100
SCHIT-2	01/17/00	33443	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300004	201983.60	0.00	15.00	171666.06
TAYLO-1	01/17/00	39412	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300209	1200.10	0.00	15.00	1020.08
VALLE-8	01/17/00	38672	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300038	1145.51	0.00	15.00	973.68
VEGPA-1	01/17/00	38665	1 1 1	CPY WORK	01/17/00	JAN00	A	W202300037CA	53424.40	0.00	15.00	43410.74

Statement total 399312.09

007591


DWIGHT HALVORSON INSURANCE SERVICES

 3300 DOUGLAS BOULEVARD, SUITE 205
 ROSEVILLE, CALIFORNIA 95661-3807
 (916) 773-0200

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661
 11-35/1210

NO. :

4286

0004286

PAY

 TO THE ORDER OF SIXTY TWO HUNDRED SEVEN HUNDRED FORTY-NINE DOLLARS and 23 CENTS
 ORDER OF

DATE

02/15/00

8360,749.23*

TRUST CHECKING ACCOUNT

 FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

@001,286" :121000358: 0120901051"

 DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
 3300 Douglas Boulevard, Suite 205 Roseville, California 95661-3807

NO.

0004286
4286

Account Date Schedule invoice # P.O. # Description

Debit Credit

1-1-1-200 -PRR 02/15/00

STATEMENT # 002585
Total360749.23
360749.23
 108,422.88
 252,326.35
 360,749.23

C L O S E D S T A T E M E N T S
.....

007592

Date: 02/15/00
Time: 09:43:14
For: TV

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 4286

PAID STATEMENTS REPORT

Page 1

007593

Date: 02/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002585

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADOB-2	02/15/00	40420	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000171CA	10900.92	0.00	15.65	9194.93
ADOB-2	02/15/00	40422	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000171AZ	1824.07	0.00	15.65	1538.60
ATHEN-1	02/15/00	40849	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000257	7613.82	0.00	15.65	6422.26
BAR20-1	02/15/00	40284	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000184	3244.71	0.00	15.65	2736.91
BENCH-1	02/15/00	40409	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300269	1764.00	0.00	15.00	1499.40
BERRI-1	02/15/00	40518	1 1 1	CPY SORK	02/15/00	JAN00	A	W202300137	475.96	0.00	15.00	434.57
BRAD-1	02/15/00	40462	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300083	3413.00	0.00	15.00	2901.05
CALIF-7	02/15/00	38339	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300164	2163.82	0.00	15.00	1839.25
CALIF-7	02/15/00	40838	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300164	206.00	0.00	15.00	175.10
DESER-2	02/15/00	40465	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000221	20438.46	0.00	15.65	17239.84
ESCAM-1	02/15/00	39596	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000207	910.61	0.00	15.65	768.10
ESCAM-1	02/15/00	39600	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000207	683.16	0.00	15.65	576.25
ESCAM-1	02/15/00	40418	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000207	567.23	0.00	15.65	478.46
FRESH-1	02/15/00	39902	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000181CA	1673.65	0.00	15.65	9846.72
FRESH-1	02/15/00	39910	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000181CA	5771.94	0.00	15.65	4868.63
GEORG-3	02/15/00	40469	1 1 1	CPY FWCR	02/15/00	JAN00	A	W 205000180	2518.69	0.00	15.65	2124.52
GEORG-3	02/15/00	41527	1 1 1	CPY FWCR	02/15/00	JAN00	A	W 205000180	-201.49	0.00	15.65	-169.96
GROWE-1	02/15/00	40044	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000209CA	9163.57	0.00	15.65	7729.47
GROWE-1	02/15/00	40046	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000209AZ	2756.81	0.00	15.65	2325.37
GROWE-2	02/15/00	40470	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000220	3703.43	0.00	15.65	3123.84
GROWE-2	02/15/00	40472	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000220	27659.63	0.00	15.65	23330.90
HUDPA-1	02/15/00	40115	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000259	4336.88	0.00	15.65	3658.16
HUDPA-1	02/15/00	40117	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000259	1856.26	0.00	15.65	1565.76
HUDPA-1	02/15/00	40119	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000259	185.38	0.00	15.65	156.37
HUDPA-1	02/15/00	40449	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000259	2639.47	0.00	15.65	2226.39
HUDPA-1	02/15/00	40451	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000259	2297.69	0.00	15.65	1938.10
LOGSO-2	02/15/00	40056	1 1 1	CPY RCRK	02/15/00	JAN00	A	W202300244	951.55	0.00	15.00	808.82
JACOB-1	02/15/00	40294	1 1 1	CPY SCRK	02/15/00	JAN00	A	W202300015	744.40	0.00	15.00	632.74
JARIE-1	02/15/00	40106	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300068	18670.83	0.00	15.00	15870.21
JACOB-3	02/15/00	40274	1 1 1	CPY RCRK	02/15/00	JAN00	A	W202300289	1602.00	0.00	15.00	1361.70
JASSON	02/15/00	40138	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000258	12717.56	0.00	15.65	10727.26
JOSIN-1	02/15/00	41347	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	3126.15	0.00	18.00	2563.44
JOSIN-1	02/15/00	41349	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	125.55	0.00	0.00	125.55
JOSIN-1	02/15/00	41350	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	3510.75	0.00	18.00	2878.82
JOSIN-1	02/15/00	41352	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	140.44	0.00	0.00	140.44
JOSIN-1	02/15/00	41353	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	4269.05	0.00	18.00	3500.62
JOSIN-1	02/15/00	41355	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	170.77	0.00	0.00	170.77
JOSIN-1	02/15/00	41356	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	2860.67	0.00	18.00	2345.75
JOSIN-1	02/15/00	41358	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000153	114.43	0.00	0.00	114.43
JUR-1	02/15/00	39966	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000115	5570.80	0.00	18.00	5087.71
JUR-1	02/15/00	41324	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000115	4572.82	0.00	18.00	5089.71
JUR-1	02/15/00	40131	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000217	18184.35	0.00	15.65	15338.92
EWEL-1	02/15/00	37290	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300304	6241.27	0.00	15.00	5305.08
EWEL-1	02/15/00	37435	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300304	6040.06	0.00	15.00	5534.05
RODU-2	02/15/00	40282	1 1 1	CPY FWCR	02/15/00	JAN00	A	W205000185	24437.36	0.00	15.65	20612.91

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Date: 02/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002585

Cust #	Inn Date	Itm #	A B D	Inn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
QCK2102	02/15/00	36428	1 1 2	CPY CANS	02/15/00	JAN00	A	W202300128	670.00	0.00	10.00	603.00
QCK3007	02/15/00	38743	1 1 2	CPY CANS	02/15/00	JAN00	A	W202300102	437.00	0.00	10.00	393.30
RIGSF-2	02/15/00	40113	1 1 1	CPY RGRK	02/15/00	JAN00	A	W202300239	669.97	0.00	15.00	568.71
RIGSF-2	02/15/00	40944	1 1 1	CPY RGRK	02/15/00	JAN00	A	W202300239	4178.52	0.00	15.00	3551.74
ROSEV-3	02/15/00	40086	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300069	32423.00	0.00	15.00	27559.55
ROSEV-3	02/15/00	40087	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300069	825.00	0.00	15.00	701.25
ROSEV-3	02/15/00	40089	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300069	1888.00	0.00	15.00	1604.80
ROSEV-3	02/15/00	40090	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300069	320.00	0.00	15.00	272.00
SKFOO-1	02/15/00	40084	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000210	9538.67	0.00	15.65	8045.87
SMDMO-1	02/15/00	40453	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000252	2774.89	0.00	15.65	2340.62
SMDMO-1	02/15/00	40455	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000252	354.52	0.00	15.65	299.04
SUNDIAL	02/15/00	41299	1 1 1	CPY SORX	02/15/00	JAN00	A	W202300135	610.42	0.00	15.00	518.86
SUNSW-1	02/15/00	41040	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000219	3514.51	0.00	15.65	2964.49
TAYLO-1	02/15/00	40270	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300209	1200.81	0.00	15.00	1020.69
TCHFF-1	02/15/00	40271	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000203CA	27738.33	0.00	15.65	23397.28
TCHFF-1	02/15/00	40273	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000203AZ	903.77	0.00	15.65	762.33
V&LCO-1	02/15/00	40488	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000182	1184.25	0.00	15.65	998.91
VALLE-8	02/15/00	40125	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300038	1076.52	0.00	15.00	915.04
VECFA-1	02/15/00	41291	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000214	220.47	0.00	15.65	185.97
VECFA-1	02/15/00	41293	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000214	164.43	0.00	15.65	138.70
VECFA-1	02/15/00	41295	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000214	150.77	0.00	15.65	127.17
VEGPA-1	02/15/00	40122	1 1 1	CPY WORK	02/15/00	JAN00	A	W202300037CA	36919.96	0.00	15.00	31381.97
VEGPA-1	02/15/00	40123	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000201AZ	18746.49	0.00	15.65	15812.66
WESTC-1	02/15/00	40098	1 1 1	CPY FWOR	02/15/00	JAN00	A	W205000193	43929.79	0.00	15.65	37054.78

Statement total 360749.23

007583

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #10120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO. 0000270
270

PAY

TO HAVE HUNDRED TWENTY-THREE THOUSAND SEVEN HUNDRED SIX DOLLARS and 39 CENTS
ORDER OF

DATE

AMOUNT

02/15/00

8523,706.39*
TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈0000270⑈ ⑈1121000358⑈ 04208⑈04267⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO. 0000270
270

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-280 - PER	02/15/98			STATEMENT # 882586	523706.39	
				Total	523706.39	

FOOD EX TO BETTY LOUISE

523706.39
296518.09
270

CLOSED STATEMENTS

007584

Date: 02/15/00
Time: 09:56:28
For: TX

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 270

ATTN: MARK CLOMA

CK # 270

PAID STATEMENTS REPORT

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Date: 02/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0002586

Dist #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-2	02/15/00	40096	4 1 1	CPY WORK	02/15/00	JAN00	W202300264	170.21	0.00	15.00	144.68
ADAMS-2	02/15/00	40457	4 1 1	CPY WORK	02/15/00	JAN00	W202300264	133.81	0.00	15.00	113.74
ADAMS-4	02/15/00	40061	4 1 1	CPY WORK	02/15/00	JAN00	W202300020	15895.09	0.00	15.00	13510.83
ALBER-2	02/15/00	40137	4 1 1	CPY WORK	02/15/00	JAN00	W202300261	238.93	0.00	15.00	203.69
AMYSK-1	02/15/00	40039	4 1 1	CPY FWOR	02/15/00	JAN00	W205000167	25849.50	0.00	15.65	21804.05
ANACA-1	02/15/00	41164	4 1 1	CPY FWOR	02/15/00	JAN00	W205000186	2647.10	0.00	15.65	2232.83
ANACA-1	02/15/00	41167	4 1 1	CPY FWOR	02/15/00	JAN00	W205000186	3231.58	0.00	15.65	2725.84
BIENN-1	02/15/00	40135	4 1 1	CPY FWOR	02/15/00	JAN00	W205000237	1726.71	0.00	15.65	1456.48
BUHAR-1	02/15/00	40102	4 1 1	CPY FWOR	02/15/00	JAN00	W205000232	7627.12	0.00	15.65	6433.48
BOBJO-1	02/15/00	38435	4 1 1	CPY FWOR	02/15/00	JAN00	W205000229	161.25	0.00	15.65	136.01
BOBJO-1	02/15/00	41366	4 1 1	CPY FWOR	02/15/00	JAN00	W205000229	1843.72	0.00	15.65	1555.18
BOCKO-1	02/15/00	40460	4 1 1	CPY FWOR	02/15/00	JAN00	W205000224	36996.29	0.00	15.65	31206.37
CANCH-1	02/15/00	34326	4 1 1	CPY WORK	02/15/00	JAN00	W2023000216	11447.00	0.00	15.00	9729.95
CANCH-1	02/15/00	34327	4 1 1	CPY WORK	02/15/00	JAN00	W2023000216	538.00	0.00	0.00	538.00
CANCH-1	02/15/00	34367	4 1 1	CPY WORK	02/15/00	JAN00	W2023000216	3937.37	0.00	15.00	3346.76
CASPE-1	02/15/00	40042	4 1 1	CPY FWOR	02/15/00	JAN00	W205000243	1054.19	0.00	15.65	889.21
CATFA-2	02/15/00	40463	4 1 1	CPY WORK	02/15/00	JAN00	W2023000246	588.68	0.00	15.00	500.38
CENTR-8	02/15/00	40091	4 1 1	CPY FWOR	02/15/00	JAN00	W205000216	15318.51	0.00	15.65	12921.16
CENTR-8	02/15/00	40093	4 1 1	CPY FWOR	02/15/00	JAN00	W205000216	4065.74	0.00	15.65	3429.45
CHANB-1	02/15/00	40049	4 1 1	CPY FWOR	02/15/00	JAN00	W205000248	778.61	0.00	15.65	656.76
CONFAR-1	02/15/00	38732	4 1 1	CPY FWOR	02/15/00	JAN00	W205000137	11174.00	0.00	15.00	9162.68
CONFAR-1	02/15/00	41225	4 1 1	CPY FWOR	02/15/00	JAN00	W205000139	11174.00	0.00	15.00	9162.68
COUNT-7	02/15/00	41303	4 1 1	CPY FWOR	02/15/00	JAN00	W205000205	779.33	0.00	15.65	657.36
CRUMH-1	02/15/00	41529	4 1 1	CPY FWOR	02/15/00	JAN00	W205000169	9249.52	0.00	15.65	7801.97
DREIS-1	02/15/00	40275	4 1 1	CPY FWOR	02/15/00	JAN00	W205000174	13114.24	0.00	15.65	11061.86
E&LAV-3	02/15/00	40078	4 1 1	CPY FWOR	02/15/00	JAN00	W205000223	1408.56	0.00	15.65	1188.12
FRISC-1	02/15/00	40065	4 1 1	CPY FWOR	02/15/00	JAN00	W205000204	7551.66	0.00	15.65	6369.83
FUKUT-1	02/15/00	40424	4 1 1	CPY FWOR	02/15/00	JAN00	W205000245	1181.30	0.00	15.65	996.43
FULFI-1	02/15/00	40467	4 1 1	CPY FWOR	02/15/00	JAN00	W205000225	9173.14	0.00	15.65	7737.54
GOSLA-1	02/15/00	40435	4 1 1	CPY FWOR	02/15/00	JAN00	W205000205	25649.03	0.00	15.65	21634.96
GOLDB-1	02/15/00	40107	4 1 1	CPY FWOR	02/15/00	JAN00	W205000251	20369.44	0.00	15.65	17181.62
GOLDE-5	02/15/00	40054	4 1 1	CPY FWOR	02/15/00	JAN00	W205000234	6048.14	0.00	15.65	5131.61
GOLSO-1	02/15/00	40081	4 1 1	CPY WORK	02/15/00	JAN00	W202300274	2023.88	0.00	15.00	1720.30
HASFAR-1	02/15/00	40985	4 1 1	CPY FWOR	02/15/00	JAN00	W205000231	740.01	0.00	15.65	624.20
HJJB-1	02/15/00	40510	4 1 1	CPY FWOR	02/15/00	JAN00	W205000240	32376.85	0.00	15.65	27309.87
HJJB-1	02/15/00	40512	4 1 1	CPY FWOR	02/15/00	JAN00	W205000240	1612.96	0.00	15.65	1360.53
HJJB-1	02/15/00	40514	4 1 1	CPY FWOR	02/15/00	JAN00	W205000240	577.77	0.00	15.65	487.35
HJJB-1	02/15/00	40516	4 1 1	CPY FWOR	02/15/00	JAN00	W205000240	2339.81	0.00	15.65	1973.63
JAP-1	02/15/00	38715	4 1 1	CPY WORK	02/15/00	JAN00	W202300210	10974.11	0.00	15.00	8562.99
JAP-1	02/15/00	40097	4 1 1	CPY WORK	02/15/00	JAN00	W202300210	10433.38	0.00	15.00	8266.37
LOPEZ-2	02/15/00	40415	4 1 1	CPY WORK	02/15/00	JAN00	W202300247	7399.58	0.00	15.00	6289.64
LUNAF-1	02/15/00	38556	4 1 1	CPY FWOR	02/15/00	JAN00	W205000228	587.96	0.00	15.65	495.94
LUNAF-1	02/15/00	40412	4 1 1	CPY FWOR	02/15/00	JAN00	W205000228	309.25	0.00	15.65	515.90
MAASO-1	02/15/00	40104	4 1 1	CPY FWOR	02/15/00	JAN00	W205000261	5511.39	0.00	15.65	4648.86
MARIO-2	02/15/00	40114	4 1 1	CPY WORK	02/15/00	JAN00	W202300240	2073.96	0.00	15.00	1762.37

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Date: 02/15/00 Company: FRR FRONTIER INSURANCE CO.

Stnt# 0002586

Inst #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ART-1	02/15/00	40290	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000244	1006.29	0.00	15.65	848.81
SGRA-1	02/15/00	40474	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000196	396.21	0.00	15.65	334.20
ENDO-1	02/15/00	40364	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300126	2995.34	0.00	15.00	2546.04
ATUR-3	02/15/00	40425	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000194	5863.88	0.00	15.65	4946.18
LANT-2	02/15/00	40063	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300263	10416.74	0.00	15.00	8854.23
LANT-3	02/15/00	40062	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300279	736.65	0.00	15.00	626.15
ROGR-1	02/15/00	40286	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000262	524.93	0.00	15.65	442.78
ANCH-1	02/15/00	40458	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000241	8202.51	0.00	15.65	6918.82
ANCH-4	02/15/00	40485	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000236	7795.16	0.00	15.65	6575.22
JOFA-1	02/15/00	40126	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000189	3097.11	0.00	15.65	2612.41
JOFA-1	02/15/00	40278	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000189	2427.20	0.00	15.65	2047.34
JOFA-1	02/15/00	40280	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000189	20800.93	0.00	15.65	17545.58
JOFE-1	02/15/00	31908	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000158	4542.31	0.00	18.00	3724.69
JOFE-1	02/15/00	41221	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000158	4196.35	0.00	18.00	3441.91
OSER-5	02/15/00	40481	4 1 1	CPY RORR	02/15/00	JAN00	A	W202300249	603.61	0.00	15.00	513.07
AFAR-1	02/15/00	40288	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000263	952.16	0.00	15.65	803.15
ANTA-1	02/15/00	40100	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000246	491.13	0.00	15.65	414.27
ATTC-1	02/15/00	40048	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300012	8101.00	0.00	15.00	6885.85
HARE-1	02/15/00	40075	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000170	8879.83	0.00	15.65	7490.14
PECT-1	02/15/00	40080	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300218	3173.80	0.00	15.00	2697.73
UNLA-1	02/15/00	40351	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000202	3270.89	0.00	15.65	2759.00
RICA-1	02/15/00	40067	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000211	31736.05	0.00	15.65	26769.36
NITE-4	02/15/00	30883	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000238	8009.00	0.00	15.65	6755.59
ALLE-1	02/15/00	40885	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300315	9780.66	0.00	15.00	8313.56
ASQU-1	02/15/00	40069	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000222	2748.73	0.00	15.65	2318.55
ASQU-1	02/15/00	40072	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000222	3938.37	0.00	15.65	3322.02
ATER-4	02/15/00	36353	4 1 1	CPY WORK	02/15/00	JAN00	A	W2023000299	54653.00	0.00	15.00	46455.05
ATER-4	02/15/00	36471	4 1 1	CPY WORK	02/15/00	JAN00	A	W2023000299	54653.00	0.00	15.00	46455.05
ATER-4	02/15/00	38032	4 1 1	CPY WORK	02/15/00	JAN00	A	W2023000299	54653.00	0.00	15.00	46455.05
AMAM-1	02/15/00	40109	4 1 1	CPY FWOR	02/15/00	JAN00	A	W205000253	875.62	0.00	15.65	738.59
ORKE-1	02/15/00	40943	4 1 1	CPY WORK	02/15/00	JAN00	A	W202300220	2464.61	0.00	15.00	2094.92

Statement Total:

523706.39

CK # 270

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Date: 02/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002586

Cust #	Trm Date	Lin #	A B D	Trm	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-2	02/15/00	40096	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300264	170.21	0.00	15.00	144.68
ADAMS-2	02/15/00	40457	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300264	133.81	0.00	15.00	113.74
ADAMS-4	02/15/00	40061	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300020	15895.09	0.00	15.00	13510.83
ALBER-2	02/15/00	40137	4 1 1	CPY	RORK	02/15/00	JAN00	A	W202300241	238.93	0.00	15.00	203.09
AMYSK-1	02/15/00	40039	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000167	25849.50	0.00	15.65	21804.05
ANACA-1	02/15/00	41164	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000186	2647.10	0.00	15.65	2232.83
ANACA-1	02/15/00	41167	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000186	3231.58	0.00	15.65	2725.84
BENN-1	02/15/00	40135	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000237	1726.71	0.00	15.65	1456.48
BJHAR-1	02/15/00	40102	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000232	7627.12	0.00	15.65	6433.48
BOBJO-1	02/15/00	38435	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000229	161.25	0.00	15.65	136.01
BOBJO-1	02/15/00	41366	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000229	1843.72	0.00	15.65	1555.18
BOSKO-1	02/15/00	40460	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000224	36996.29	0.00	15.65	31206.37
CANCH-1	02/15/00	34326	4 1 1	CPY	WORK	02/15/00	JAN00	A	W2023000216	11447.00	0.00	15.00	9729.95
CANCH-1	02/15/00	34327	4 1 1	CPY	WORK	02/15/00	JAN00	A	W2023000216	538.00	0.00	0.00	538.00
CANCH-1	02/15/00	34367	4 1 1	CPY	WORK	02/15/00	JAN00	A	W2023000216	3937.37	0.00	15.00	3346.76
CASPE-1	02/15/00	40042	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000243	1054.19	0.00	15.65	889.21
CATFA-2	02/15/00	40463	4 1 1	CPY	RORK	02/15/00	JAN00	A	W2023000246	588.68	0.00	15.00	500.38
CENTR-8	02/15/00	40091	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000216	15318.51	0.00	15.65	12921.16
CENTR-8	02/15/00	40093	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000216	4065.74	0.00	15.65	3429.45
CHANE-1	02/15/00	40049	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000248	778.61	0.00	15.65	656.76
CONFAR-1	02/15/00	30732	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000139	11174.00	0.00	15.00	9182.68
CONFAR-1	02/15/00	41229	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000139	11174.00	0.00	15.00	9182.68
COUNT-7	02/15/00	41303	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000205	779.33	0.00	15.65	657.36
CRUMH-1	02/15/00	41529	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000169	9249.52	0.00	15.65	7801.97
DREIS-1	02/15/00	40275	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000174	13114.24	0.00	15.65	11061.86
EELAV-3	02/15/00	40078	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000223	1408.56	0.00	15.65	1188.12
FRISC-1	02/15/00	40065	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000204	7551.66	0.00	15.65	6369.83
FUKUT-1	02/15/00	40424	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000245	1181.30	0.00	15.65	996.43
FULFI-1	02/15/00	40467	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000225	9173.14	0.00	15.65	7737.54
GOGLA-1	02/15/00	40435	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000205	25649.03	0.00	15.65	21634.96
GOLDB-1	02/15/00	40107	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000251	20369.44	0.00	15.65	17181.62
GOLDE-5	02/15/00	40054	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000234	6048.14	0.00	15.65	5101.61
GOLSO-1	02/15/00	40081	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300274	2023.88	0.00	15.00	1720.30
HASFAR-1	02/15/00	40985	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000231	740.01	0.00	15.65	624.20
HJIB-1	02/15/00	40510	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000240	32376.85	0.00	15.65	27309.87
HJIB-1	02/15/00	40512	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000240	1612.95	0.00	15.65	1360.53
HJIB-1	02/15/00	40514	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000240	577.77	0.00	15.65	487.35
HJIB-1	02/15/00	40516	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000240	2339.81	0.00	15.65	1973.63
LAPIZ-1	02/15/00	38715	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300210	10074.11	0.00	15.00	8562.99
LAPIZ-1	02/15/00	38717	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300210	2433.38	0.00	15.00	8868.37
LOPEZ-2	02/15/00	40415	4 1 1	CPY	WORK	02/15/00	JAN00	A	W202300247	7399.58	0.00	15.00	6289.54
LUNAF-1	02/15/00	38556	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000228	587.95	0.00	15.65	493.94
LUNAF-1	02/15/00	40412	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000228	1009.25	0.00	15.65	813.90
MAASC-1	02/15/00	40104	4 1 1	CPY	FWOR	02/15/00	JAN00	A	W205000261	5511.39	0.00	15.65	4643.36
MARIC-2	02/15/00	40114	4 1 1	CPY	RORK	02/15/00	JAN00	A	W202300240	2073.96	0.00	15.00	1762.57

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Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002709

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	Policy #	Amount	Net Prem	Commission	Payment
GOLDB-1	03/13/00	42489	4 1 1	CPY WFE	03/13/00	MAR00	A MANAGEMENT FEE	1511.11	0.00	100.00	0.00
SWISS-1	03/13/00	29654	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000126	2353.00	0.00	18.00	1929.46
CONFAR-1	03/13/00	41230	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000139	4446.63	0.00	18.00	3646.24
TIERR-1	03/13/00	42521	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000165	19584.40	0.00	15.65	16519.44
RIOFA-1	03/13/00	42480	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000180	11837.45	0.00	15.65	9984.64
RIOFA-1	03/13/00	42469	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000180	11837.45	0.00	15.65	9984.64
RIOFA-1	03/13/00	42472	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000189	16250.03	0.00	15.65	13706.90
NATUR-3	03/13/00	41322	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000194	3576.85	0.00	15.65	3017.07
NATUR-3	03/13/00	42383	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000194	3576.85	0.00	15.65	3017.07
GALIM-2	03/13/00	25793	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000198	3798.00	0.00	16.00	3190.32
GALIM-2	03/13/00	42686	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000198	3798.00	0.00	16.00	3190.32
FRISC-1	03/13/00	41178	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000204	10028.65	0.00	15.65	8459.17
FRISC-1	03/13/00	42677	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000204	8554.20	0.00	15.65	7215.47
COUNT-7	03/13/00	42387	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000205	3016.74	0.00	15.65	2544.62
GGLA-1	03/13/00	42511	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000205	19223.07	0.00	15.65	16214.66
TRICA-1	03/13/00	41077	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000211	15852.89	0.00	15.65	13371.91
TRICA-1	03/13/00	42487	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000211	16092.69	0.00	15.65	13574.18
LOSBU-1	03/13/00	41388	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000212	2423.99	0.00	15.65	2044.64
CENTR-8	03/13/00	41174	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000216	3575.00	0.00	15.65	3015.51
CENTR-8	03/13/00	41176	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000216	13416.66	0.00	15.65	11316.95
VASQU-1	03/13/00	41182	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000222	1418.78	0.00	15.65	1196.74
VASQU-1	03/13/00	41185	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000222	3577.08	0.00	15.65	3017.27
EZLAV-3	03/13/00	41196	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000223	2387.40	0.00	15.65	2013.77
BOSKO-1	03/13/00	42561	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000224	29262.96	0.00	15.65	24683.31
FULFI-1	03/13/00	42392	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000225	8104.28	0.00	15.65	6835.96
FETFA-1	03/13/00	42523	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000226	8287.50	0.00	15.65	6990.51
FETFA-1	03/13/00	42525	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000226	7639.57	0.00	15.65	6443.98
FETFA-1	03/13/00	42527	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000226	9562.38	0.00	15.65	8065.87
FETFA-1	03/13/00	42529	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000226	5286.47	0.00	15.65	4459.14
FETFA-1	03/13/00	42531	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000226	138.33	0.00	15.65	116.68
LUNAF-1	03/13/00	42559	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000228	567.59	0.00	15.65	478.76
BOSJO-1	03/13/00	41368	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000229	177.40	0.00	15.65	149.64
CONFAR-1	03/13/00	42438	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000230	5378.70	0.00	15.65	4536.93
CONFAR-1	03/13/00	42440	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000230	1457.40	0.00	15.65	1229.32
HASFA-1	03/13/00	42563	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000231	1495.15	0.00	15.65	1261.16
CONFAR-1	03/13/00	41300	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000232	4718.37	0.00	15.65	3979.95
GOLDE-5	03/13/00	41038	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000234	3020.37	0.00	15.65	2547.68
SWISS-1	03/13/00	42541	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000235	2339.08	0.00	15.65	1973.01
RANCH-4	03/13/00	42534	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000236	5760.16	0.00	15.65	4858.69
BIENN-1	03/13/00	42552	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000237	3349.86	0.00	15.65	2825.61
WYISH-1	03/13/00	40052	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000239	4688.53	0.00	15.65	3954.82
CONFAR-1	03/13/00	42443	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000240	295.37	0.00	15.65	249.14
CONFAR-1	03/13/00	42445	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000240	2365.74	0.00	15.65	1995.50
CONFAR-1	03/13/00	42447	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000240	25200.92	0.00	15.65	21763.08
CONFAR-1	03/13/00	42449	4 1 1	CPY FWCR	03/13/00	MAR00	A W205000240	1122.22	0.00	15.65	946.59

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Date: 04/12/00 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0002791

Dust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
YAHAM-1	04/12/00	43957	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000146	-158.34 ⁹⁸	0.00	18.00	-129.84
RANCH-1	04/12/00	31641	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000148	5002.33 ⁹⁹	0.00	18.00	4101.91
RANCH-1	04/12/00	43990	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000148	-6112.33 ⁹⁹	0.00	18.00	-5012.11
POPLA-1	04/12/00	43973	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000157	572.00 ⁹⁸	0.00	18.00	469.04
RICME-1	04/12/00	41222	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000158	-10280.80	0.00	18.00	-8430.26
RICME-1	04/12/00	43955	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000158	-10280.80	0.00	18.00	-8430.26
TERR-1	04/12/00	43166	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000165	19392.00 ⁹⁸	0.00	15.65	16357.15
TERR-1	04/12/00	43168	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000165	16770.48 ⁹⁸	0.00	15.65	14145.90
LOSAN-1	04/12/00	36872	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000166	7585.27	0.00	18.00	6219.92
LOSAN-1	04/12/00	43459	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000166	-7585.27	0.00	18.00	-6219.92
BOGLA-1	04/12/00	43174	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000205	21242.30	0.00	15.65	17917.88
COUNT-7	04/12/00	43209	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000205	5057.44	0.00	15.65	4265.95
OSBU-1	04/12/00	43242	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000212	2463.11	0.00	15.65	2077.63
OSBU-1	04/12/00	43280	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000212	2721.12	0.00	15.65	2295.26
CENTR-8	04/12/00	43248	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000216	3345.37	0.00	15.65	2821.82
MASQU-1	04/12/00	43236	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000222	3117.27	0.00	15.65	2629.42
MASQU-1	04/12/00	43238	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000222	1825.84	0.00	15.65	1540.10
BLAV-3	04/12/00	35632	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000223	-5736.28	0.00	15.65	-4838.55
BLAV-3	04/12/00	43260	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000223	10313.11	0.00	15.65	8699.11
OSKO-1	04/12/00	43351	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000224	30463.88	0.00	15.65	25696.28
OLFI-1	04/12/00	43291	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000225	8150.92	0.00	15.65	6875.30
CURS-2	04/12/00	43289	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	7899.54	0.00	15.65	6663.26
CURS-2	04/12/00	43271	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	1772.85	0.00	15.65	1495.40
CURS-2	04/12/00	43282	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	622.62	0.00	15.65	525.18
CURS-2	04/12/00	43293	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	20822.33	0.00	15.65	17563.64
CURS-2	04/12/00	43295	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	1578.28	0.00	15.65	1331.28
CURS-2	04/12/00	43297	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	9190.95	0.00	15.65	7752.57
CURS-2	04/12/00	43299	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	66.17	0.00	15.65	55.81
CURS-2	04/12/00	44649	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	11583.71	0.00	15.65	9770.86
CURS-2	04/12/00	44651	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	19410.85	0.00	15.65	16373.35
CURS-2	04/12/00	44653	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	20.48	0.00	15.65	17.27
OSLO-1	04/12/00	43211	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000229	196.43	0.00	15.65	165.69
ONFAR-1	04/12/00	43333	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000230	6561.98	0.00	15.65	5535.33
ASFAR-1	04/12/00	43374	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000231	2749.54	0.00	15.65	2319.24
OLDE-5	04/12/00	43370	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000234	3012.03	0.00	15.65	2540.65
ANCH-4	04/12/00	43354	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000236	5685.11	0.00	15.65	4795.39
TENN-1	04/12/00	43273	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000237	4988.27	0.00	15.65	4207.61
VISA-1	04/12/00	42461	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000239	3768.29	0.00	15.65	3178.55
LOTE-1	04/12/00	43213	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000240	358.33	0.00	15.65	302.25
LOTE-1	04/12/00	43215	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000240	3150.00	0.00	15.65	2637.32
LOTE-1	04/12/00	43217	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000240	25419.44	0.00	15.65	21441.30
ANCH-1	04/12/00	43331	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000241	3942.70	0.00	15.65	3325.67
ANCH-1	04/12/00	43229	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000242	501.40	0.00	15.65	422.93
ANCH-1	04/12/00	43232	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000242	283.97	0.00	15.65	239.53
ANCH-1	04/12/00	43335	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000243	5231.18	0.00	15.65	4412.50

CL #308

007234

PAID STATEMENTS REPORT

Page 2

Date: 05/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002961

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
AMYSK-1	05/15/00	44525	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000266	37717.62	0.00	15.65	31814.81
BAGSH-1	05/15/00	45060	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000191	31.69	0.00	0.00	31.69
BIENN-1	05/15/00	45875	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000237	4288.57	0.00	15.65	3617.41
BUHAR-1	05/15/00	44939	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000132	-4535.01	0.00	18.00	-3718.71
BUHAR-1	05/15/00	44940	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000132	-256.51	0.00	0.00	-256.51
BUHAR-1	05/15/00	42609	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000232	6231.19	0.00	15.65	5256.01
BUHAR-1	05/15/00	44673	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000232	8385.97	0.00	15.65	7073.57
BUHAR-1	05/15/00	45247	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000232	-6231.19	0.00	15.65	-5256.01
BUHAR-1	05/15/00	45249	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000232	2039.31	0.00	15.65	1720.16
BUHAR-1	05/15/00	45253	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000232	-8385.97	0.00	15.65	-7073.57
BUHAR-1	05/15/00	45255	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000232	2172.77	0.00	15.65	1832.73
BOBJO-1	05/15/00	44661	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000229	294.56	0.00	15.65	248.46
BOSKO-1	05/15/00	44638	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000224	40673.14	0.00	15.65	34307.79
CARLY-1	05/15/00	45063	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000192	11.66	0.00	0.00	11.66
CASPE-1	05/15/00	44945	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000136	55.91	0.00	0.00	55.91
CASPE-1	05/15/00	44631	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000243	8491.10	0.00	15.65	7162.24
CENTR-8	05/15/00	44623	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	3723.14	0.00	15.65	3140.47
CENTR-8	05/15/00	44681	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	15591.66	0.00	15.65	13151.57
CENTR-8	05/15/00	45886	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	15591.66	0.00	15.65	13151.57
CENTR-8	05/15/00	45914	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	3913.88	0.00	15.65	3301.36
CENTR-8	05/15/00	45916	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	-6233.54	0.00	15.65	-5257.99
CENTR-8	05/15/00	45944	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	12633.33	0.00	15.65	10656.21
CENTR-8	05/15/00	45946	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000216	-13081.26	0.00	15.65	-11034.04
CHANB-1	05/15/00	42505	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000248	4146.40	0.00	15.65	3497.49
CHANB-1	05/15/00	43372	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000248	5834.14	0.00	15.65	4921.10
CONFAR1	05/15/00	45960	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000230	12878.70	0.00	15.65	10863.18
COUNT-7	05/15/00	45873	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000205	21427.43	0.00	15.65	18074.04
D&EHA-1	05/15/00	45231	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000247	6504.05	0.00	15.65	5486.17
DBSPE-1	05/15/00	44943	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000190	25.98	0.00	0.00	25.98
E&LAV-3	05/15/00	42640	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000223	2580.37	0.00	15.65	2176.54
E&LAV-3	05/15/00	44150	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000223	2795.87	0.00	15.65	2358.32
E&LAV-3	05/15/00	45203	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000223	-5618.76	0.00	15.65	-4739.42
FOURS-2	05/15/00	44655	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000227	3297.73	0.00	15.65	2781.64
FOURS-2	05/15/00	45905	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000227	19131.65	0.00	15.65	16137.55
FRASPE1	05/15/00	45117	4 1 1	CPY FWOR	05/15/00	MAY00	A	WC 38870	-426.85	0.00	0.00	-426.85
FULFI-1	05/15/00	43986	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000145	-11672.53	0.00	18.00	-9571.47
FULFI-1	05/15/00	43987	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000145	-9.84	0.00	0.00	-9.84
FULFI-1	05/15/00	45901	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000225	11093.51	0.00	15.65	9357.38
GOLDB-1	05/15/00	44152	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000251	19560.18	0.00	15.65	16499.01
GOLDB-5	05/15/00	44148	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000234	3127.77	0.00	15.65	2638.27
GOLDB-1	05/15/00	44160	4 1 1	CPY WORK	05/15/00	MAY00	A	W202300274	804.71	0.00	15.00	684.00
HASFAR1	05/15/00	45999	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000231	3844.08	0.00	15.65	3242.48
HILLS-1	05/15/00	30810	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000142	29609.00	0.00	18.00	24279.38
HILLS-1	05/15/00	45143	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000142	-24143.00	0.00	18.00	-19201.36
HILLS-1	05/15/00	45144	4 1 1	CPY FWOR	05/15/00	MAY00	A	W205000142	-3611.54	0.00	18.00	-2951.46

OK #322

007235

PAID STATEMENTS REPORT

Page 1

Date: 06/27/00 Company: FRR FRONTIER INSURANCE CO.

Sams# 0003126

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
BOBUC-1	06/27/00	46702	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000229	275.54	0.00	15.65	232.42
CARLY-1	06/27/00	45062	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000192	-793.76	0.00	15.65	-669.54
CASPE-1	06/27/00	46096	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000243	14752.58	0.00	15.65	12443.80
CENTR-8	06/27/00	47723	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000216	2934.31	0.00	15.65	2475.09
CENTR-8	06/27/00	47725	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000216	15338.89	0.00	15.65	12938.35
CRANE-1	06/27/00	44161	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000248	11059.95	0.00	15.65	9329.07
D&BHA-1	06/27/00	47803	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000135	-2724.41	0.00	18.00	-2234.02
D&BHA-1	06/27/00	47804	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000135	-2385.54	0.00	0.00	-2385.54
D&BHA-1	06/27/00	47719	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000247	5734.84	0.00	15.65	4837.34
E&LAV-3	06/27/00	47709	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000223	2201.11	0.00	15.65	1856.64
ELIZO-2	06/27/00	47718	4 1 1	CPY	RORR	06/27/00	JUN00	A	W2023000243	14.69	0.00	15.00	12.49
FUKUT-1	06/27/00	48333	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000245	4835.48	0.00	15.65	4078.73
FUKUT-1	06/27/00	48335	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000245	7811.59	0.00	15.65	6589.08
GOGLA-1	06/27/00	46686	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000205	25162.50	0.00	15.65	21224.57
GOLDB-1	06/27/00	46466	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000155	1086.00	0.00	0.00	1086.00
GOLDB-1	06/27/00	45852	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000251	15285.18	0.00	15.65	12893.05
GOLDE-5	06/27/00	48743	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000234	3186.11	0.00	15.65	2687.48
GOLGO-1	06/27/00	48734	4 1 1	CPY	WORK	06/27/00	JUN00	A	W202300274	857.90	0.00	15.00	729.21
GROVE-4	06/27/00	45854	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000265	13132.75	0.00	15.65	11077.47
HASFAR-1	06/27/00	48706	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000231	7215.94	0.00	15.65	6086.63
HILTB-1	06/27/00	46573	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000240	30311.11	0.00	15.65	25567.42
HILTB-1	06/27/00	46575	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000240	1502.77	0.00	15.65	1267.59
HILTB-1	06/27/00	46580	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000240	506.48	0.00	15.65	427.22
HILTB-1	06/27/00	46582	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000240	2441.66	0.00	15.65	2059.54
LOPEZ-2	06/27/00	46584	4 1 1	CPY	WORK	06/27/00	JUN00	A	W202300247	4442.48	0.00	15.00	3776.11
LOPEZ-2	06/27/00	48727	4 1 1	CPY	WORK	06/27/00	JUN00	A	W202300247	5016.65	0.00	15.00	4264.15
LUNAF-1	06/27/00	46680	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000228	437.96	0.00	15.65	369.42
LUNAF-1	06/27/00	46682	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000228	176.85	0.00	15.65	149.17
MANZA-1	06/27/00	44936	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000188	10863.00	0.00	15.65	9162.94
MENDO-1	06/27/00	48726	4 1 1	CPY	WORK	06/27/00	JUN00	A	W202300126	2439.03	0.00	15.00	2073.18
RANCH-1	06/27/00	48749	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000241	4335.34	0.00	15.65	3656.86
SAFAR-1	06/27/00	47707	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000263	4660.09	0.00	15.65	3930.79
SANTA-1	06/27/00	45846	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000246	1386.81	0.00	15.65	1169.77
SWISS-1	06/27/00	46676	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000235	1608.00	0.00	15.65	1356.35
SWISS-1	06/27/00	48716	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000235	2021.40	0.00	15.65	1705.05
TRICA-1	06/27/00	47728	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000211	16679.99	0.00	15.65	14069.57
VALLE-1	06/27/00	44028	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000140	-2337.80	0.00	18.00	-1917.00
VALLE-1	06/27/00	44029	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000140	-547.04	0.00	0.00	-547.04
VASQU-1	06/27/00	46585	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000222	9102.62	0.00	15.65	7678.36
VASQU-1	06/27/00	46596	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000222	679.78	0.00	15.65	573.59
YAPAH-1	06/27/00	46520	4 1 1	CPY	FWOR	06/27/00	JUN00	A	W205000253	573.96	0.00	15.65	484.14

Statement total

186565.02

001950



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95681-3807
(916) 779-0200

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

4299

0004299

PAY

FIFTY THOUSAND THREE HUNDRED THIRTY-ONE DOLLARS AND 73 CENTS
DATE

03/13/00

650,331.73*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈001299⑈ ⑈121000358⑈ 0120901051⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 - Roseville, California 95681-3807

NO.

0004299
4299

Account

Date

Schedule Invoice #

P.O. #

Description

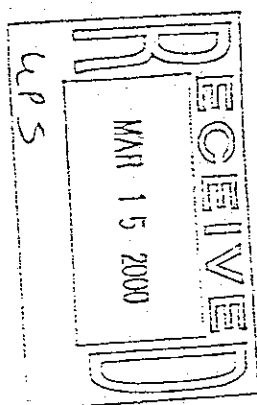
Debit

Credit

1-1-1-200 - FR 03/13/00

STATEMENT # 002788

Total

50331.73
50331.73

3/15/00
Janet
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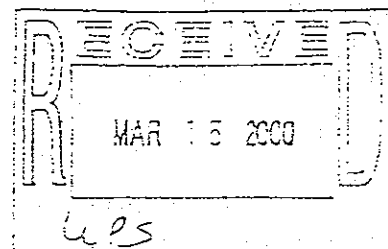
CLOSED STATEMENTS
.....

001951

Date: 03/13/00
Time: 09:57:29
By: TM

Company: FRONTIER INSURANCE CO.
Agency: Dwight Halverson Ins. Services
Check number: 4299

Frontier Direct
Non-Captive
Frontier Underwriting



PAID STATEMENTS REPORT

001952

Page 1

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002708

Cost #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
VALLE-8	03/13/00	42459	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300038	1193.44	0.00	15.00	1074.42
ROSEV-3	03/13/00	41169	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300069	232.00	0.00	15.00	197.20
ROSEV-3	03/13/00	41170	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300069	1399.00	0.00	15.00	1189.15
ROSEV-3	03/13/00	41171	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300069	326.00	0.00	15.00	277.10
ROSEV-3	03/13/00	41173	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300069	20791.00	0.00	15.00	17672.35
LATAP-1	03/13/00	38397	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300082	7442.52	0.00	15.00	6326.14
LATAP-1	03/13/00	40057	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300082	7298.86	0.00	15.00	6204.03
BRAD-1	03/13/00	41319	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300083	1959.00	0.00	15.00	1665.15
BRAD-1	03/13/00	42489	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300083	2294.00	0.00	15.00	1949.90
AUDIR-1	03/13/00	42543	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300093	180.84	0.00	15.00	153.71
SUNDIAL	03/13/00	42507	1 1 1	CPY SORX	03/13/00	MAR00	A	W202300135	2254.01	0.00	15.00	1915.91
TAYLO-1	03/13/00	42547	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300209	1091.17	0.00	15.00	927.49
SONZO-1	03/13/00	42436	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300221	494.80	0.00	15.00	420.58
RIOSE-2	03/13/00	42608	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300239	2872.53	0.00	15.00	2441.65
IC&SO-2	03/13/00	31383	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300244	2850.00	0.00	15.00	2422.50
IC&SO-2	03/13/00	42442	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300244	2058.82	0.00	15.00	1750.00
IC&SO-2	03/13/00	42692	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300244	-2850.00	0.00	15.00	-2422.50
BENCH-1	03/13/00	42549	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300269	1518.00	0.00	15.00	1290.30
HIGLE-3	03/13/00	41363	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300289	1280.00	0.00	15.00	1088.00
ROSEV-3	03/13/00	26583	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300069	1222.00	0.00	0.00	1222.00
IC&SO-2	03/13/00	31384	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300244	134.00	0.00	0.00	134.00
IC&SO-2	03/13/00	42693	1 1 1	CPY RORX	03/13/00	MAR00	A	W202300244	-134.00	0.00	0.00	-134.00
QCK2102	03/13/00	39632	1 1 2	CPY CAHS	03/13/00	MAR00	A	W202300128	670.00	0.00	10.00	603.00
GUTES-1	03/13/00	41544	1 1 1	CPY WORK	03/13/00	MAR00	A	W202300170	1118.00	0.00	10.00	1006.20
QCK2120	03/13/00	39633	1 1 1	CPY CAHS	03/13/00	MAR00	A	W202300294	382.00	0.00	15.00	324.70
QCK7063	03/13/00	41144	1 1 1	CPY CAHS	03/13/00	MAR00	A	W2023002960	815.00	0.00	15.00	692.75

Statement total

50351.73

001953

FOOD SERVICE INSURANCE MANAGERS, INC.3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0200BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0000281
281

PAY

TO THE ORDER OF
TWENTY-EIGHT THOUSAND TWO HUNDRED SEVENTY-FIVE DOLLARS and 20 CENTS
DATE

03/13/00

988,275.20
TRUST CHECKING ACCOUNTFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000281⑈ ⑆121000350⑆ 01208⑈01287⑈

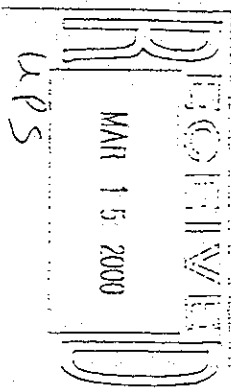
FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000281

281

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-280 - FRN	03/13/00			STATEMENT # 002719	08275.20	
				Total	08275.20	



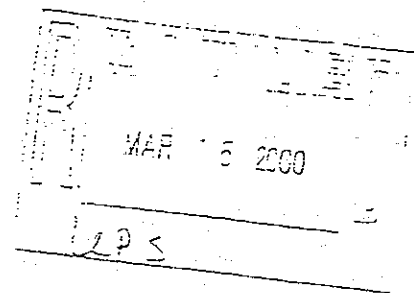
C L O S E D S T A T E M E N T S

001954

Date: 03/13/00
Time: 13:03:52
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 281

FRONTIER DIRECT
FRONTIER UNDERWRITING



PAID STATEMENTS REPORT

001955

Page 1

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Smt# 0002710

Cost #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
MENDO-1	03/13/00	41302	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300126	907.61	0.00	15.00	771.47
SPECT-1	03/13/00	41190	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300218	2418.88	0.00	15.00	2056.05
YORKB-1	03/13/00	42386	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300220	1765.70	0.00	15.00	1500.24
MARIO-2	03/13/00	41315	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300240	1351.72	0.00	15.00	1148.96
ALSER-2	03/13/00	41316	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300241	226.63	0.00	15.00	192.64
GALLA-2	03/13/00	36364	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	1790.00	0.00	15.00	1521.50
GALLA-2	03/13/00	42850	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	-1790.00	0.00	15.00	-1521.50
MIGUE-2	03/13/00	42390	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300245	1124.29	0.00	15.00	955.65
MIGUE-2	03/13/00	42558	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300245	1206.83	0.00	15.00	1025.81
LOPEZ-2	03/13/00	42430	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300247	19333.20	0.00	15.00	16433.22
ROBER-5	03/13/00	42425	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300249	662.72	0.00	15.00	565.31
PLANT-2	03/13/00	41036	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300263	8652.30	0.00	15.00	7354.45
ADAMS-2	03/13/00	42451	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300264	275.20	0.00	15.00	233.92
PLANT-3	03/13/00	41037	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300279	712.16	0.00	15.00	605.34
VALLE-1	03/13/00	42394	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300315	10562.93	0.00	15.00	8978.49
GALLA-2	03/13/00	36365	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	85.00	0.00	0.00	85.00
GALLA-2	03/13/00	42851	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	-85.00	0.00	0.00	-85.00
WATER-4	03/13/00	39637	4 1 1	CPY WORK	03/13/00	MAR00	A	W2023000299	54653.00	0.00	15.00	46455.05

Statement total

88275.20

001956



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601
11/35/1210

NO.

4298

0004298

PAY

TWO HUNDRED SEVENTY THOUSAND SEVENTY-SEVEN DOLLARS and 36 CENTS AMOUNT
ORDER OF

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

03/13/00

9270,077.36*

TRUST CHECKING ACCOUNT

00012768 11210003581 01209001051

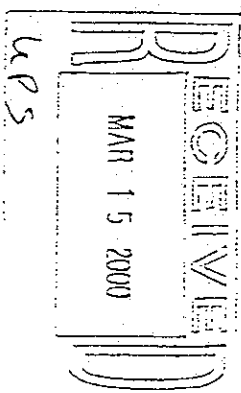
DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0004298

4298

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-288-PER	03/13/00					
STATEMENT # 002787					278877.36	
Total					278877.36	



C L O S E D S T A T E M E N T S

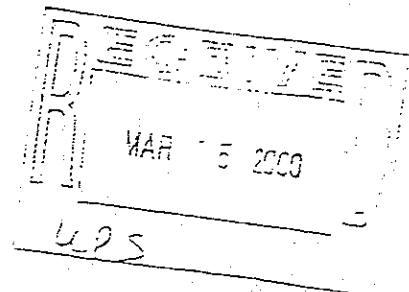
001957

Date: 03/13/00
Time: 09:54:19
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halverson Ins. Services
Check number : 4298

CAPTIVE PROGRAM

FSM - UNDERWRITING



PAID STATEMENTS REPORT

001958

Page 1

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002707

Cust #	Trn Date	Trn #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
VEGPA-1	03/13/00	42517	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W202300037CA	52239.06	0.00	15.00	44403.22
VEGPA-1	03/13/00	42518	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W202300037CA	13319.30	0.00	15.00	11321.40
PRODU-2	03/13/00	41232	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000109	-8043.55	0.00	18.00	-6595.71
STERRAZ	03/13/00	40564	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000110	-7815.46	0.00	18.00	-6408.88
BARZO-1	03/13/00	41361	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000184	3541.78	0.00	15.65	2987.49
BARZO-1	03/13/00	42671	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000184	-3541.68	0.00	15.65	-2987.41
KGMHA-1	03/13/00	39926	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W20500020CAZ	196.25	0.00	15.65	165.54
KGMHA-1	03/13/00	40855	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W20500020CAZ	-196.25	0.00	15.65	-165.54
YCNFF-1	03/13/00	42508	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000203CA	16951.68	0.00	15.65	14298.74
ESCAM-1	03/13/00	39594	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000207	74101.00	0.00	15.65	62504.19
ESCAM-1	03/13/00	39598	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000207	55549.58	0.00	15.65	46856.07
GRWE-1	03/13/00	41083	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000209CA	7122.30	0.00	15.65	6007.66
GRWE-1	03/13/00	41085	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000209AZ	2157.57	0.00	15.65	1819.91
SKFOO-1	03/13/00	41198	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000210	7511.46	0.00	15.65	6335.92
VECEFA-1	03/13/00	41297	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000214	112.42	0.00	15.65	94.83
NATUR-4	03/13/00	40129	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000217	7557.56	0.00	15.65	6374.80
NATUR-4	03/13/00	41307	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000217	5319.94	0.00	15.65	4487.37
NATUR-4	03/13/00	41309	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000217	14021.83	0.00	15.65	11827.41
SUNSW-1	03/13/00	41490	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000219	3139.63	0.00	15.65	2648.28
GRWE-2	03/13/00	42513	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000220	1251.03	0.00	15.65	1055.24
GRWE-2	03/13/00	42515	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000220	22052.39	0.00	15.65	18601.19
DESER-2	03/13/00	42503	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000221	20314.09	0.00	15.65	17134.93
SPDMO-1	03/13/00	42455	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000252	618.84	0.00	15.65	521.99
SPDMO-1	03/13/00	42457	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000252	1972.01	0.00	15.65	1663.39
ATHEN-1	03/13/00	40851	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000257	6531.75	0.00	15.65	5509.53
ATHEN-1	03/13/00	40853	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000257	8368.07	0.00	15.65	7058.47
MISSION	03/13/00	41311	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000258	7574.38	0.00	15.65	6388.99
GLDPA-1	03/13/00	41375	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000259	2830.18	0.00	15.65	2387.26
GLDPA-1	03/13/00	41377	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000259	2846.61	0.00	15.65	2401.12
GLDPA-1	03/13/00	41379	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000259	130.54	0.00	15.65	119.11
GLDPA-1	03/13/00	41408	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000259	798.01	0.00	15.65	673.12
GLDPA-1	03/13/00	41410	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000259	1518.11	0.00	15.65	1280.53
PRODU-2	03/13/00	41233	1 1 1	CPY	FWCR	03/13/00	MAR00	A	W205000109	-683.98	0.00	0.00	-683.98

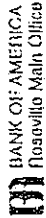
Statement total

270077.36

001959

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206



BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO. 0000280
280

PAY

TO THE ORDER OF FRONTIER INSURANCE CO. NINE HUNDRED SIXTY-FIVE DOLLARS AND 62 CENTS

AMOUNT

03/13/00 8317,965.62*
TRUST CHECKING ACCOUNT

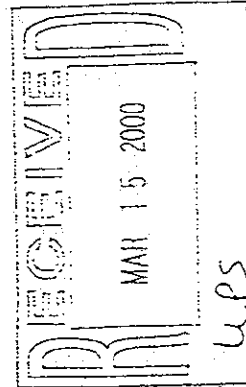
FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Julie Brubaker

NO. 0000280
280

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-298 -PBB	03/13/00			STATEMENT # 002709	317965.62	
				Total	317965.62	



C L O S E D S T A T E M E N T S
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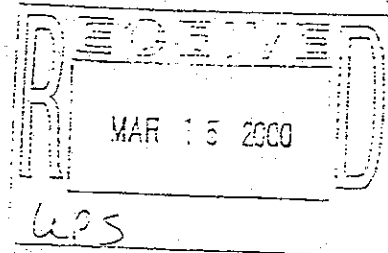
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Date: 03/13/00
Time: 10:01:44
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 280

CAPTIVE PROGRAM

FSI - UNDERWRITING



PAID STATEMENTS REPORT

001961

Page 1

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0002709

Dist #	Trn Date	Loc #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
GOLDB-1	03/13/00	42499	4 1 1	CPY MFEE	03/13/00	MARCO	A	MANAGEMENT FEE	15111.11	0.00	100.00	0.00
SWISS-1	03/13/00	29654	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000126	2333.00	0.00	18.00	1929.46
CONFAR-1	03/13/00	41230	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000139	4446.63	0.00	18.00	3646.24
TERR-1	03/13/00	42521	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000165	19584.40	0.00	15.65	16519.44
RIOFA-1	03/13/00	41180	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000189	11837.15	0.00	15.65	9984.64
RIOFA-1	03/13/00	42469	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000189	-11837.15	0.00	15.65	-9984.64
RIOFA-1	03/13/00	42472	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000189	16250.03	0.00	15.65	13706.90
NATUR-3	03/13/00	41322	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000194 DO	3576.85	0.00	15.65	3017.07
NATUR-3	03/13/00	42383	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000194 DO	-3576.85	0.00	15.65	-3017.07
CALIM-2	03/13/00	25793	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000198	3798.30	0.00	16.00	3190.32
CALIM-2	03/13/00	42686	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000198	-3798.30	0.00	16.00	-3190.32
FRISC-1	03/13/00	41178	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000204	10028.65	0.00	15.65	8459.17
FRISC-1	03/13/00	42677	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000204	8554.20	0.00	15.65	7215.47
DOUNT-7	03/13/00	42387	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000205	3016.74	0.00	15.65	2544.62
BOGLA-1	03/13/00	42511	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000205	19223.07	0.00	15.65	16214.66
TRICA-1	03/13/00	41077	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000211	15852.89	0.00	15.65	13371.91
TRICA-1	03/13/00	42487	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000211	16092.69	0.00	15.65	13574.18
LOSBU-1	03/13/00	41388	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000212	2423.99	0.00	15.65	2044.64
DETR-8	03/13/00	41174	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000216	3575.00	0.00	15.65	3015.51
DETR-8	03/13/00	41176	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000216	13416.66	0.00	15.65	11316.95
VASCU-1	03/13/00	41182	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000222	1418.78	0.00	15.65	1196.74
VASCU-1	03/13/00	41185	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000222	3577.08	0.00	15.65	3017.27
BLAV-3	03/13/00	41196	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000223	2387.40	0.00	15.65	2013.77
BOCKO-1	03/13/00	42561	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000224	29262.96	0.00	15.65	24683.31
FULF-1	03/13/00	42392	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000225	8104.28	0.00	15.65	6835.96
F&TFA-1	03/13/00	42523	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000226	8287.50	0.00	15.65	6990.51
F&TFA-1	03/13/00	42525	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000226	7639.57	0.00	15.65	6443.98
F&TFA-1	03/13/00	42527	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000226	9562.38	0.00	15.65	8065.37
F&TFA-1	03/13/00	42529	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000226	5286.47	0.00	15.65	4459.14
F&TFA-1	03/13/00	42531	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000226	138.33	0.00	15.65	116.68
LUNAF-1	03/13/00	42559	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000228	567.59	0.00	15.65	478.76
BOBUO-1	03/13/00	41368	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000229	177.40	0.00	15.65	149.64
CONFAR-1	03/13/00	42438	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000230	5378.70	0.00	15.65	4536.93
CONFAR-1	03/13/00	42440	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000230	1457.40	0.00	15.65	1229.32
VASFAR-1	03/13/00	42563	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000231	1495.15	0.00	15.65	1261.16
BUHAR-1	03/13/00	41300	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000232	4718.37	0.00	15.65	3979.95
GOLDB-5	03/13/00	41038	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000234	3020.37	0.00	15.65	2547.68
SWISS-1	03/13/00	42541	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000235	2339.08	0.00	15.65	1973.31
RANCH-4	03/13/00	42534	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000236	5760.16	0.00	15.65	4858.69
ETENN-1	03/13/00	42532	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000237	3349.86	0.00	15.65	2825.61
ANISH-1	03/13/00	40052	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000239	4628.58	0.00	15.65	3954.32
HLIB-1	03/13/00	42443	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000240	295.37	0.00	15.65	249.14
HLIB-1	03/13/00	42445	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000240	2365.74	0.00	15.65	1995.50
HLIB-1	03/13/00	42447	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000240	25800.92	0.00	15.65	21763.08
HLIB-1	03/13/00	42449	4 1 1	CPY FWCR	03/13/00	MARCO	A	W205000240	1122.22	0.00	15.65	946.59

PAID STATEMENTS REPORT

001962

Page 2

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002709

Dist #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
HANCH-1	03/13/00	41488	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000241	3520.95	0.00	15.65	2969.92
JASPE-1	03/13/00	41188	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000243	3198.75	0.00	15.65	2698.15
MARTI-1	03/13/00	41486	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000244	2701.20	0.00	15.65	2278.46
LUKUT-1	03/13/00	42550	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000245	3178.16	0.00	15.65	2680.78
SANTA-1	03/13/00	41364	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000246	374.27	0.00	15.65	315.70
ICLOB-1	03/13/00	42395	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000251	866.71	0.00	15.65	731.07
ICLOB-1	03/13/00	42501	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000251	18382.40	0.00	15.65	5585.55
ICLOB-1	03/13/00	42638	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000251	770.53	0.00	15.65	649.94
AMAH-1	03/13/00	41162	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000253	247.64	0.00	15.65	208.88
AASC-1	03/13/00	42426	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000261	4370.45	0.00	15.65	3686.47
RCGR-1	03/13/00	41415	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000262	280.13	0.00	15.65	236.29
AFAR-1	03/13/00	41413	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000263	295.34	0.00	15.65	249.12
RCWE-4	03/13/00	42674	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000265	3920.59	0.00	15.65	3307.02
MYSK-1	03/13/00	40547	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000266	31437.80	0.00	15.65	26517.78
MYSK-1	03/13/00	42556	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000266	22503.75	0.00	15.65	18981.91
ONFAR1	03/13/00	41231	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000139	142.60	0.00	0.00	142.60
ALIM-2	03/13/00	25794	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000198	195.00	0.00	0.00	195.00
ALIM-2	03/13/00	42687	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000198	-195.00	0.00	0.00	-195.00
ASQU-1	03/13/00	40070	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	109.92	0.00	0.00	109.92
ASQU-1	03/13/00	40073	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	157.52	0.00	0.00	157.52
ASQU-1	03/13/00	41183	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	56.72	0.00	0.00	56.72
ASQU-1	03/13/00	41186	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	143.08	0.00	0.00	143.08
ILUV-1	03/13/00	39630	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000256	3679.00	0.00	15.65	3103.24
ILUV-1	03/13/00	41135	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000256	3679.00	0.00	15.65	3103.24

Statement total

317965.62

007560

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0206BANK OF AMERICA
Roseville Main Office 10120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210NO. 0000280
280

PAY

TO THREE HUNDRED SEVENTEEN THOUSAND NINE HUNDRED SIXTY-FIVE DOLLARS and 62 CENTS
ORDER OF

DATE

AMOUNT

03/13/00

8317,965.62*
TRUST CHECKING ACCOUNTFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000280⑈ ⑆121000358⑆ 01208⑈04257⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

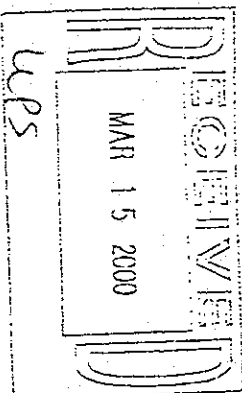
NO.

0000280

280

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-200-PBR	03/13/00			STATEMENT # 662709	317965.62	
				Total	317965.62	

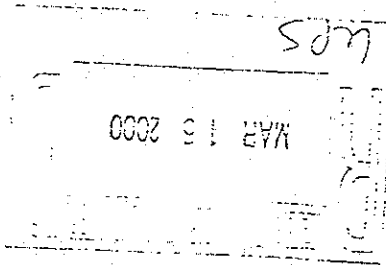
662



3/15/2000

27854

007561



CAPTIVE PROGRAM
FSM - COOPERATION

Check number

280

Agency

FOOD SERVICES INSURANCE

Company

FRONTIER INSURANCE CO.

Date: 03/13/00
Time: 10:01:44
For: TX

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CLOSED STATEMENTS

PAID STATEMENTS REPORT

Page 1

007562

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002709

Gust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
GOLDB-1	03/13/00	42469	4 1 1	CPY WFEF	03/13/00	MAR00	A	MANAGEMENT FEE	15111.11	0.00	100.00	0.00
SWISS-1	03/13/00	29654	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000126	2353.00	0.00	18.00	1929.46
CONFAR1	03/13/00	41230	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000139	4446.63	0.00	18.00	3646.24
TERR-1	03/13/00	42521	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000165	19584.40	0.00	15.65	16519.44
RIOFA-1	03/13/00	41180	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000189	11837.45	0.00	15.65	9984.64
RIOFA-1	03/13/00	42469	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000189	11837.45	0.00	15.65	9984.64
RIOFA-1	03/13/00	42472	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000189	16250.03	0.00	15.65	13706.90
NATUR-3	03/13/00	41322	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000194	3576.85	0.00	15.65	3017.07
NATUR-3	03/13/00	42383	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000194	3576.85	0.00	15.65	3017.07
SALIM-2	03/13/00	25793	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000198	3798.00	0.00	16.00	3490.32
SALIM-2	03/13/00	42686	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000198	3798.00	0.00	16.00	3490.32
FRISC-1	03/13/00	41178	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000204	10028.65	0.00	15.65	8459.17
FRISC-1	03/13/00	42677	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000204	8554.20	0.00	15.65	7215.47
COUNT-7	03/13/00	42387	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000205	3016.74	0.00	15.65	2544.62
GOCLA-1	03/13/00	42511	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000205	19223.07	0.00	15.65	16214.66
TRICA-1	03/13/00	41677	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000211	15852.89	0.00	15.65	13371.91
TRICA-1	03/13/00	42487	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000211	16092.69	0.00	15.65	13574.18
LOSSU-1	03/13/00	41388	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000212	2423.99	0.00	15.65	2044.64
CENTR-8	03/13/00	41174	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000216	3575.00	0.00	15.65	3015.51
CENTR-8	03/13/00	41176	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000216	13416.66	0.00	15.65	11316.95
VASCU-1	03/13/00	41182	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000222	1418.78	0.00	15.65	1196.74
VASCU-1	03/13/00	41185	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000222	3577.08	0.00	15.65	3017.27
EBLAV-3	03/13/00	41196	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000223	2387.40	0.00	15.65	2013.77
BCKSO-1	03/13/00	42561	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000224	29262.96	0.00	15.65	24683.31
FULFI-1	03/13/00	42392	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000225	8104.28	0.00	15.65	6835.96
F&TFA-1	03/13/00	42523	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000226	8287.50	0.00	15.65	6990.51
F&TFA-1	03/13/00	42525	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000226	7639.57	0.00	15.65	6443.92
F&TFA-1	03/13/00	42527	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000226	9562.38	0.00	15.65	8065.87
F&TFA-1	03/13/00	42529	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000226	5286.47	0.00	15.65	4459.14
F&TFA-1	03/13/00	42531	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000226	138.35	0.00	15.65	116.68
LUNAF-1	03/13/00	42559	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000228	567.59	0.00	15.65	478.76
BOBJO-1	03/13/00	41368	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000229	177.40	0.00	15.65	149.64
CONFAR1	03/13/00	42438	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000230	5378.70	0.00	15.65	4536.93
CONFAR1	03/13/00	42440	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000230	1457.40	0.00	15.65	1229.32
HASFAR1	03/13/00	42563	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000231	1495.15	0.00	15.65	1261.16
HASFAR1	03/13/00	41300	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000232	4718.37	0.00	15.65	3979.95
GOLDE-5	03/13/00	41038	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000234	3020.37	0.00	15.65	2547.68
SWISS-1	03/13/00	42541	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000235	2339.08	0.00	15.65	1973.01
RANCH-4	03/13/00	42534	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000236	5760.16	0.00	15.65	4858.69
BRYNN-1	03/13/00	42552	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000237	3349.86	0.00	15.65	2825.61
WYISH-1	03/13/00	40052	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000239	4688.58	0.00	15.65	3954.82
WYISH-1	03/13/00	42443	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000240	295.37	0.00	15.65	249.14
WYISH-1	03/13/00	42445	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000240	2365.74	0.00	15.65	1995.50
WYISH-1	03/13/00	42447	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000240	25200.92	0.00	15.65	21763.08
WYISH-1	03/13/00	42449	4 1 1	CPY FWOR	03/13/00	MAR00	A	W205000240	122.22	0.00	15.65	946.59

299200

PAID STATEMENTS REPORT

007563

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Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Smt# 0002709

Dist #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
RANCH-1	03/13/00	41488	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000241	3520.95	0.00	15.65	2969.92
CASPE-1	03/13/00	41188	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000243	3198.75	0.00	15.65	2698.15
MARTI-1	03/13/00	41486	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000244	2701.20	0.00	15.65	2278.46
FUKUT-1	03/13/00	42550	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000245	3178.16	0.00	15.65	2680.78
SANTA-1	03/13/00	41364	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000246	374.27	0.00	15.65	315.70
GOLDB-1	03/13/00	42395	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000251	866.71	0.00	15.65	731.07
GOLDB-1	03/13/00	42501	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000251	18382.40	0.00	15.65	15505.55
GOLDB-1	03/13/00	42638	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000251	770.53	0.00	15.65	649.94
YAMAM-1	03/13/00	41162	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000253	247.64	0.00	15.65	208.88
MAASC-1	03/13/00	42426	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000261	4370.45	0.00	15.65	3686.47
PROGR-1	03/13/00	41415	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000262	280.13	0.00	15.65	236.29
ISAFAR-1	03/13/00	41413	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000263	295.34	0.00	15.65	249.12
GROWE-4	03/13/00	42674	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000265	3920.59	0.00	15.65	3307.02
AMYSK-1	03/13/00	40547	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000266	31437.80	0.00	15.65	26517.78
AMYSK-1	03/13/00	42556	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000266	22503.75	0.00	15.65	18981.91
CONFAR1	03/13/00	41231	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000139	142.60	0.00	0.00	142.60
BALIM-2	03/13/00	42574	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000198	195.00	0.00	0.00	195.00
BALIM-2	03/13/00	42687	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000198	195.00	0.00	0.00	195.00
VASQU-1	03/13/00	40070	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	109.92	0.00	0.00	109.92
VASQU-1	03/13/00	40073	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	157.52	0.00	0.00	157.52
VASQU-1	03/13/00	41183	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	56.72	0.00	0.00	56.72
VASQU-1	03/13/00	41186	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000222	143.08	0.00	0.00	143.08
WILLV-1	03/13/00	39630	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000256	3679.00	0.00	15.65	3103.24
WILLV-1	03/13/00	41135	4 1 1	CPY FWCR	03/13/00	MAR00	A	W205000256	3679.00	0.00	15.65	3103.24

Statement total 317965.62

3/15/2000

21854

007565

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0200BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0000281
281

PAY

TO EIGHTY-EIGHT THOUSAND TWO HUNDRED SEVENTY-FIVE DOLLARS and 20 CENTS
ORDER OFFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

03/13/00

988,275.20*
TRUST CHECKING ACCOUNT

⑈0000281⑈ ⑆1210000358⑆ 01200004257⑈

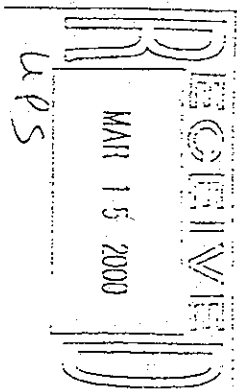
*Julie K. [Signature]*FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000281
281

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
6-1-1-288-PBR	03/13/00			STATEMENT # 502718	98275.28	
				Total	98275.28	

202



C L O S E D S T A T E M E N T S
.....

007566

Date: 03/13/00
Time: 10:03:52
For: TX

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 281

FRONTIER DIRECT

FRONTIER UNDERWRITING

MAR 15 2000

UPS

PAID STATEMENTS REPORT

Page 1

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002710

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
MENDO-1	03/13/00	41302	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300126	907.61	0.00	15.00	771.47
SPECT-1	03/13/00	41190	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300218	2418.88	0.00	15.00	2056.05
YORKB-1	03/13/00	42386	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300220	1765.70	0.00	15.00	1500.84
MARIO-2	03/13/00	41315	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300240	1351.72	0.00	15.00	1148.96
ALBER-2	03/13/00	41316	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300241	226.63	0.00	15.00	192.64
GALLA-2	03/13/00	36364	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	1790.00	0.00	15.00	1524.50
GALLA-2	03/13/00	42850	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	-1790.00	0.00	15.00	-1524.50
MIGUE-2	03/13/00	42390	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300245	1124.29	0.00	15.00	955.63
MIGUE-2	03/13/00	42558	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300245	1206.83	0.00	15.00	1025.81
LOPEZ-2	03/13/00	42430	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300247	19333.20	0.00	15.00	16433.22
ROBER-5	03/13/00	42425	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300249	662.72	0.00	15.00	543.31
PLANT-2	03/13/00	41036	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300263	8652.30	0.00	15.00	7354.45
ADAMS-2	03/13/00	42451	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300264	275.20	0.00	15.00	233.92
PLANT-3	03/13/00	41037	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300279	712.16	0.00	15.00	605.34
VALLE-1	03/13/00	42394	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300315	10562.93	0.00	15.00	8978.49
GALLA-2	03/13/00	36365	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	-85.00	0.00	0.00	-85.00
GALLA-2	03/13/00	42851	4 1 1	CPY RCRK	03/13/00	MAR00	A	W202300242	-85.00	0.00	0.00	-85.00
WATER-4	03/13/00	39637	4 1 1	CPY WORK	03/13/00	MAR00	A	W202300299	54653.00	0.00	15.00	46455.05

Statement total 88275.20

007567

3/15/2000

2785 4/c

007574



DWIGHT HALVORSON INSURANCE SERVICES
 3300 DOUGLAS BOULEVARD, SUITE 295
 ROSEVILLE, CALIFORNIA 95661-3807
 (916) 773-0209

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

4298

0004298

PAY

TO THE ORDER OF
 TWO HUNDRED SEVENTY THOUSAND SEVENTY-SEVEN DOLLARS and 36 CENTS AMOUNT

03/13/00

9270, 077.36"

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

⑈0004298⑈ ⑈124000358⑈ ⑈01209⑈0105⑈⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
 3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0004298

Account

Date

Schedule Invoice # P.O. #

Description

Debit

Credit

1-1-1-266-PBR 03/13/00

STATEMENT # 002787

Total

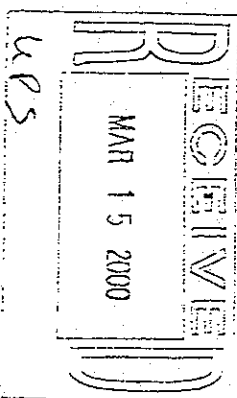
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2785-L

55724.60



C L O S E D S T A T E M E N T S
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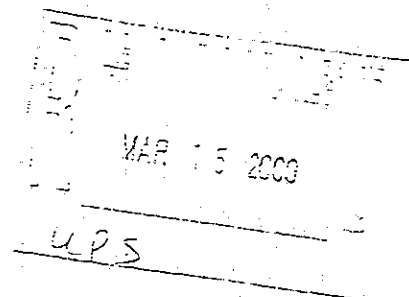
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Date: 03/13/00
Time: 09:54:19
For: TM

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 4298

CAPTIVE PROGRAM

FSIM - UNDERWRITING



PAID STATEMENTS REPORT

007576

Page 1

Date: 03/13/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002707

Dist #	Trn Date	Item #	A B C	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
VEGPA-1	03/13/00	42517	1 1 1	CPY FWOR	03/13/00	MAR00	A	W202300037CA	52239.06	0.00	15.00	44403.20
VEGPA-1	03/13/00	42518	1 1 1	CPY FWOR	03/13/00	MAR00	A	W202300037CA	13319.30	0.00	15.00	11321.40
PRODU-2	03/13/00	41232	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000109	-8043.55	0.00	18.00	-6595.71
SIERRA2	03/13/00	40564	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000110	-7815.46	0.00	18.00	-6408.68
BARZO-1	03/13/00	41361	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000184	3541.78	0.00	15.65	2987.49
BARZO-1	03/13/00	41361	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000184	3541.68	0.00	15.65	2987.44
KOMHA-1	03/13/00	39926	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000200AZ	196.25	0.00	15.65	183.34
KOMHA-1	03/13/00	40855	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000200AZ	196.25	0.00	15.65	165.34
TORFF-1	03/13/00	42508	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000203CA	16951.68	0.00	15.65	14298.74
ESCAM-1	03/13/00	39594	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000207	74101.00	0.00	15.65	62504.19
ESCAM-1	03/13/00	39598	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000207	55549.58	0.00	15.65	46856.07
GROWE-1	03/13/00	41083	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000209CA	7122.30	0.00	15.65	6007.66
GROWE-1	03/13/00	41085	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000209AZ	2157.57	0.00	15.65	1819.91
SKFCC-1	03/13/00	41198	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000210	7511.46	0.00	15.65	6335.92
VEGPA-1	03/13/00	41297	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000214	112.42	0.00	15.65	94.83
NATUR-4	03/13/00	40129	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000217	7557.56	0.00	15.65	6374.80
NATUR-4	03/13/00	41307	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000217	5319.94	0.00	15.65	4487.37
NATUR-4	03/13/00	41309	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000217	14021.83	0.00	15.65	11827.41
SUNSW-1	03/13/00	41490	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000219	3139.63	0.00	15.65	2648.28
GROWE-2	03/13/00	42513	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000220	1251.03	0.00	15.65	1055.24
GROWE-2	03/13/00	42515	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000220	22952.39	0.00	15.65	18601.19
DESER-2	03/13/00	42503	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000221	20314.09	0.00	15.65	17134.93
SHOMO-1	03/13/00	42455	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000252	618.84	0.00	15.65	521.99
SHOMO-1	03/13/00	42457	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000252	1972.01	0.00	15.65	1663.39
ATHEN-1	03/13/00	40851	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000257	6531.75	0.00	15.65	5509.53
ATHEN-1	03/13/00	40853	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000257	8368.07	0.00	15.65	7058.47
MISSION	03/13/00	41311	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000258	7574.38	0.00	15.65	6388.99
GLDPA-1	03/13/00	41375	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000259	2830.18	0.00	15.65	2387.26
GLDPA-1	03/13/00	41377	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000259	2846.61	0.00	15.65	2401.12
GLDPA-1	03/13/00	41379	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000259	130.54	0.00	15.65	113.11
GLDPA-1	03/13/00	41408	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000259	798.01	0.00	15.65	673.12
GLDPA-1	03/13/00	41410	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000259	1518.11	0.00	15.65	1280.53
PRODU-2	03/13/00	41233	1 1 1	CPY FWOR	03/13/00	MAR00	A	W205000109	-683.98	0.00	0.00	-683.98

317,346.35

Statement total

270077.36

98

< 16,542.99

99

270,350.93

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15,553.36

317,346.35

PAID STATEMENTS REPORT

007523

Page 10

Date: 04/12/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002790

Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
CANCH-1	04/12/00	38676	4 1 1	CPY WORK	04/12/00	APR00	A	W2023000216	12225.96	0.00	15.00	10392.97
CANCH-1	04/12/00	40059	4 1 1	CPY WORK	04/12/00	APR00	A	W2023000216	12596.33	0.00	15.00	10706.63
CANCH-1	04/12/00	40060	4 1 1	CPY WORK	04/12/00	APR00	A	W2023000216	9422.62	0.00	15.00	8009.23
CANCH-1	04/12/00	42533	4 1 1	CPY WORK	04/12/00	APR00	A	W2023000216	7987.71	0.00	15.00	6789.55
CATFA-2	04/12/00	36366	4 1 1	CPY RORX	04/12/00	APR00	A	W2023000246	1310.00	0.00	15.00	1113.50
CATFA-2	04/12/00	39252	4 1 1	CPY RORX	04/12/00	APR00	A	W2023000246	1839.32	0.00	15.00	1563.42
CATFA-2	04/12/00	43203	4 1 1	CPY RORX	04/12/00	APR00	A	W2023000246	1213.40	0.00	15.00	1031.39
ELIZO-2	04/12/00	44529	4 1 1	CPY RORX	04/12/00	APR00	A	W2023000243	78.22	0.00	15.00	66.49
MENDO-1	04/12/00	43189	4 1 1	CPY WORK	04/12/00	APR00	A	W202300126	133.78	0.00	15.00	113.71
LAPIZ-1	04/12/00	44186	4 1 1	CPY WORK	04/12/00	APR00	A	W202300210	9955.21	0.00	15.00	8461.93
YORKB-1	04/12/00	44185	4 1 1	CPY WORK	04/12/00	APR00	A	W202300220	1494.85	0.00	15.00	1270.62
MARIO-2	04/12/00	42611	4 1 1	CPY RORX	04/12/00	APR00	A	W202300240	341.13	0.00	15.00	289.96
ALBER-2	04/12/00	42612	4 1 1	CPY RORX	04/12/00	APR00	A	W202300241	96.42	0.00	15.00	81.96
ICSSO-2	04/12/00	43224	4 1 1	CPY RORX	04/12/00	APR00	A	W202300244	1530.58	0.00	15.00	1300.99
ICSSO-2	04/12/00	43377	4 1 1	CPY RORX	04/12/00	APR00	A	W202300244	1530.58	0.00	15.00	1300.99
ICSSO-2	04/12/00	44630	4 1 1	CPY RORX	04/12/00	APR00	A	W202300244	-1531.58	0.00	15.00	-1301.84
LOPEZ-2	04/12/00	43227	4 1 1	CPY WORK	04/12/00	APR00	A	W202300247	18700.18	0.00	15.00	15895.15
LOUIE-1	04/12/00	43207	4 1 1	CPY RORX	04/12/00	APR00	A	W202300248	628.69	0.00	15.00	534.39
LOUIE-1	04/12/00	43208	4 1 1	CPY RORX	04/12/00	APR00	A	W202300248	387.50	0.00	15.00	329.37
LOUIE-1	04/12/00	43219	4 1 1	CPY RORX	04/12/00	APR00	A	W202300248	773.39	0.00	15.00	657.38
ROSER-5	04/12/00	43356	4 1 1	CPY RORX	04/12/00	APR00	A	W202300249	1030.41	0.00	15.00	875.85
ADAMS-2	04/12/00	43350	4 1 1	CPY WORK	04/12/00	APR00	A	W202300264	106.84	0.00	15.00	90.81
GOLSO-1	04/12/00	41314	4 1 1	CPY WORK	04/12/00	APR00	A	W202300274	942.07	0.00	15.00	800.76
GOLSO-1	04/12/00	43361	4 1 1	CPY WORK	04/12/00	APR00	A	W202300274	832.18	0.00	15.00	707.35
PLANT-3	04/12/00	44184	4 1 1	CPY WORK	04/12/00	APR00	A	W202300279	863.61	0.00	15.00	734.07
VALLE-1	04/12/00	44527	4 1 1	CPY WORK	04/12/00	APR00	A	W202300315	6619.94	0.00	15.00	5626.95
WATER-4	04/12/00	41150	4 1 1	CPY WORK	04/12/00	APR00	A	W2023000299	54653.00	0.00	15.00	46455.05

Statement total

123297.73

2785u

007524

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0208BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

0000292
292

PAY

TO ONE HUNDRED TWENTY-THREE THOUSAND EIGHT HUNDRED NINETY-SEVEN DOLLARS and 73 CENTS
ORDER OF

DATE

AMOUNT

04/12/00

8123,897.73*
TRUST CHECKING ACCOUNTFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000292⑈ ⑆121000358⑆ 0120801257⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000292
292

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-260-YRR	04/12/00			STATEMENT # 002798	123897.73	
				Total	123897.73	

007530

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0200

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO. 0000293

PAY

TO TWO HUNDRED FIFTY FOUR THOUSAND TWO HUNDRED NINETY SEVEN DOLLARS AND 65 CENTS
ORDER OF

DATE

AMOUNT

04/12/00

8254,297.65
TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000293⑈ ⑈12400035⑈ 012080426⑈

Julie B. Buehler

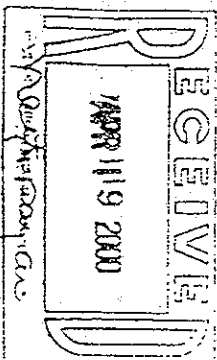
FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000293

293

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-260 - FRR	04/12/00			STATEMENT # 802791	254297.65	
				Total	254297.65	



254297.65 - G
61.00 - A

27550

C L O S E D S T A T E M E N T S
.....

007531

Date: 04/13/00
Time: 07:56:11
For: TX

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 293

A I D . S T A T E M E N T S R E P O R T

Page 8

007532

ate: 04/12/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002791

st #	Trn Date	Itm #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
NAM-1	04/12/00	43957	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000146	-158.34 ²⁹	0.00	18.00	-129.84
NCH-1	04/12/00	31641	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000148	5002.33 ²⁹	0.00	18.00	4101.91
NCH-1	04/12/00	43990	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000148	-6112.33 ²⁹	0.00	18.00	-5012.11
PLA-1	04/12/00	43973	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000157	572.00 ²⁸	0.00	18.00	469.04
OME-1	04/12/00	41222	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000158	-10280.80	0.00	18.00	-8430.26
OME-1	04/12/00	43955	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000158	40280.88	0.00	18.00	8430.26
ERR-1	04/12/00	43166	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000165	19392.00 ²⁸	0.00	15.65	16357.15
FRR-1	04/12/00	43168	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000165	16770.48 ²⁸	0.00	15.65	14145.90
SAN-1	04/12/00	36872	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000166	7585.27	0.00	18.00	6219.92
SAN-1	04/12/00	43459	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000166	-7585.27	0.00	18.00	-6219.92
GLA-1	04/12/00	43174	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000205	21242.30	0.00	15.65	17917.88
UNT-7	04/12/00	43229	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000205	5057.44	0.00	15.65	4265.95
SBU-1	04/12/00	43242	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000212	2463.11	0.00	15.65	2077.63
SBU-1	04/12/00	43280	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000212	2721.12	0.00	15.65	2295.26
NTR-8	04/12/00	43248	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000216	3345.37	0.00	15.65	2821.82
SQU-1	04/12/00	43236	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000222	3117.27	0.00	15.65	2629.42
SQU-1	04/12/00	43238	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000222	1825.84	0.00	15.65	1540.10
LAV-3	04/12/00	35632	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000223	-5736.28	0.00	15.65	-4838.55
LAV-3	04/12/00	43260	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000223	10313.11	0.00	15.65	8599.11
SKO-1	04/12/00	43351	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000224	30463.88	0.00	15.65	25696.28
LEI-1	04/12/00	43291	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000225	8150.92	0.00	15.65	6875.30
JRS-2	04/12/00	43269	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	7899.54	0.00	15.65	6663.26
JRS-2	04/12/00	43271	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	1772.85	0.00	15.65	1495.40
JRS-2	04/12/00	43282	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	622.62	0.00	15.65	525.18
JRS-2	04/12/00	43293	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	20822.33	0.00	15.65	17563.64
JRS-2	04/12/00	43295	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	1578.28	0.00	15.65	1331.28
JRS-2	04/12/00	43297	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	9190.95	0.00	15.65	7752.57
JRS-2	04/12/00	43299	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	66.17	0.00	15.65	55.81
JRS-2	04/12/00	44649	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	11583.71	0.00	15.65	9770.86
JRS-2	04/12/00	44651	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	19410.85	0.00	15.65	16373.05
JRS-2	04/12/00	44653	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	20.48	0.00	15.65	17.27
JRS-2	04/12/00	44653	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000227	196.43	0.00	15.65	165.69
BLD-1	04/12/00	43211	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000229	6561.98	0.00	15.65	5535.03
NEAR1	04/12/00	43333	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000230	2749.54	0.00	15.65	2319.24
SFAR1	04/12/00	43374	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000231	3012.03	0.00	15.65	2540.65
ODE-5	04/12/00	43370	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000234	5685.11	0.00	15.65	4795.39
NCH-4	04/12/00	43354	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000236	4988.27	0.00	15.65	4207.61
ENH-1	04/12/00	43273	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000237	3768.29	0.00	15.65	3178.55
ISA-1	04/12/00	42461	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000239	358.33	0.00	15.65	302.25
JTB-1	04/12/00	43213	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000240	3150.00	0.00	15.65	2657.02
JTB-1	04/12/00	43215	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000240	25479.44	0.00	15.65	21441.30
JTB-1	04/12/00	43217	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000240	3942.70	0.00	15.65	3325.67
NCH-1	04/12/00	43331	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000241	501.40	0.00	15.65	422.93
INC-1	04/12/00	43229	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000242	283.97	0.00	15.65	239.53
INC-1	04/12/00	43232	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000242	523.18	0.00	15.65	442.50
SPE-1	04/12/00	43335	4 1 1	CPY	FWCR	04/12/00	APR00	A	W205000243				

PAID STATEMENTS REPORT

007533

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Date: 04/12/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002791

Dist #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	S	Policy #	Amount	Net Prem	Commission	Payment
PARTI-1	04/12/00	42613	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000244	4611.37	0.00	15.65	3889.69
SANTA-1	04/12/00	43256	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000246	1075.34	0.00	15.65	907.05
288HA-1	04/12/00	40508	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000247	1988.71	0.00	15.65	1677.48
288HA-1	04/12/00	43083	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000247	-2287.70	0.00	15.65	-1929.67
288HA-1	04/12/00	43444	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000247	2044.94	0.00	15.65	1724.91
SOLOB-1	04/12/00	43362	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000251	-770.53	0.00	15.65	-649.94
SOLOB-1	04/12/00	43366	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000251	-866.71	0.00	15.65	-731.07
AMAM-1	04/12/00	43254	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000253	466.69	0.00	15.65	393.63
MAASO-1	04/12/00	43379	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000261	4516.11	0.00	15.65	3809.34
PROGR-1	04/12/00	43390	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000262	221.90	0.00	15.65	187.17
SAFAR-1	04/12/00	43357	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000263	301.42	0.00	15.65	254.25
BROWE-4	04/12/00	44156	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000265	5546.02	0.00	15.65	4678.07
MYSK-1	04/12/00	43264	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000266	24008.75	0.00	15.65	20251.38
RANCH-1	04/12/00	24869	4 1 1	CPY FWCR	04/12/00	APR00	A	WC 38895	2267.60	2000	0.00	1859.43
JATFA-2	04/12/00	36367	4 1 1	CPY RCRK	04/12/00	APR00	A	W2023000246	751.00	0.00	0.00	61.00
FUKUT-1	04/12/00	43977	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000134	41.67	0.00	0.00	41.67
SANTA-1	04/12/00	43968	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000143	-2710.00	0.00	0.00	-2710.00
AMAM-1	04/12/00	43958	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000146	-8.21	0.00	0.00	-8.21
OWAL-2	04/12/00	41215	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000149	885.00	0.00	0.00	885.00
COPLA-1	04/12/00	43974	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000157	-336.13	0.00	0.00	-336.13
ECME-1	04/12/00	41223	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000158	-454.95	0.00	0.00	-454.95
ECME-1	04/12/00	43956	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000158	454.95	0.00	0.00	454.95
OSAN-1	04/12/00	44020	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000166	-186.65	0.00	0.00	-186.65
288HA-1	04/12/00	30643	4 1 1	CPY FWCR	04/12/00	APR00	A	W205000247	515.30	0.00	0.00	515.30
SANTA-1	04/12/00	17589	4 1 1	CPY FWCR	04/12/00	APR00	A	WC 38887	2710.00	0.00	0.00	2710.00

Statement total

254297.65

007542

2785-4-56648 of
2785-6-208590.71



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11/35/12/10

NO. 4326

0004326

PAY TO THE ORDER OF TWO HUNDRED SIXTY-FIVE THOUSAND TWO HUNDRED THIRTY-THREE DOLLARS AND 72 CENTS

04/12/00

9265,238.72*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

Julie Bugdon

⑈0011325⑈ ⑈121000358⑈ 01209⑈0105⑈⑈

NO.

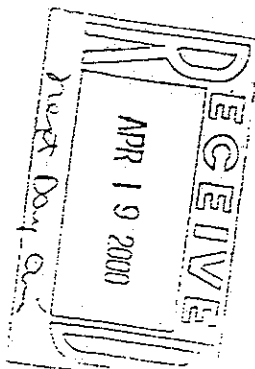
0004326

4326

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200-PER	04/12/00			STATEMENT # 002794	265238.72	
				Total	265238.72	

not



PAID STATEMENTS REPORT

007543

Page 4

Date: 04/12/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0002794

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
FRESH-1	04/12/00	42432	1 1 1	CPY FWCR	04/12/00	APR00	A	W-2205000267	3835.57	0.00	15.65	3235.30
FRESH-1	04/12/00	42434	1 1 1	CPY FWCR	04/12/00	APR00	A	W-2205000267	3362.25	0.00	15.65	2836.06
FRESH-1	04/12/00	44191	1 1 1	CPY FWCR	04/12/00	APR00	A	W-2205000267	4576.85	0.00	15.65	3860.57
FRESH-1	04/12/00	44193	1 1 1	CPY FWCR	04/12/00	APR00	A	W-2205000267	4638.88	0.00	15.65	3912.90
FRESH-1	04/12/00	44196	1 1 1	CPY FWCR	04/12/00	APR00	A	W-2205000267	1390.35	0.00	15.65	1172.76
FRESH-1	04/12/00	44198	1 1 1	CPY FWCR	04/12/00	APR00	A	W-2205000267	698.76	0.00	15.65	589.40
VEGPA-1	04/12/00	43266	1 1 1	CPY FWCR	04/12/00	APR00	A	W202300037CA	65418.00	0.00	15.00	55605.30
VALLE-8	04/12/00	43348	1 1 1	CPY FWCR	04/12/00	APR00	A	W202300038	1226.72	0.00	15.00	1042.71
PROOU-2	04/12/00	44050	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000109	-5955.00	0.00	18.00	-8163.10
NATUR-1	04/12/00	41225	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000113	7469.36	0.00	18.00	6075.68
CALWE-1	04/12/00	26175	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000120	21037.80	0.00	15.00	17882.13
CALWE-1	04/12/00	26176	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000120	49204.66	0.00	15.00	41823.96
SUNSW-1	04/12/00	44036	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000123	-5377.09	0.00	18.00	-4409.21
NATUR-1	04/12/00	43948	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000146	-7409.36	0.00	18.00	-6075.68
NATUR-1	04/12/00	43950	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000146	-1119.29	0.00	18.00	-917.82
CALWE-1	04/12/00	43082	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000160	-70242.46	0.00	15.00	-59706.09
FRESH-1	04/12/00	39891	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181CA	10216.00	0.00	15.65	8617.20
FRESH-1	04/12/00	39899	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181CA	13184.45	0.00	15.65	11121.08
FRESH-1	04/12/00	39915	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181CA	7513.59	0.00	15.65	6337.71
FRESH-1	04/12/00	39917	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181CA	7892.87	0.00	15.65	6657.64
FRESH-1	04/12/00	39924	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181AZ	435.60	0.00	15.65	367.43
FRESH-1	04/12/00	40428	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181AZ	7530.77	0.00	15.65	6352.20
FRESH-1	04/12/00	40437	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000181AZ	3965.54	0.00	15.65	3344.93
VEGPA-1	04/12/00	43267	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000201AZ	10357.08	0.00	15.65	8736.20
TONFF-1	04/12/00	43301	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000203CA	17475.00	0.00	15.65	14740.16
ESCAM-1	04/12/00	40416	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000207	48038.64	0.00	15.65	40520.59
GROWE-1	04/12/00	43438	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000209AZ	2685.30	0.00	15.65	2265.05
GROWE-1	04/12/00	43440	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000209CA	7987.25	0.00	15.65	6737.25
SKFCC-1	04/12/00	43225	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000210	6596.16	0.00	15.65	5563.86
VEGPA-1	04/12/00	44138	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000214	111.96	0.00	15.65	94.44
NATUR-4	04/12/00	42681	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000217	9104.38	0.00	15.65	7679.54
NATUR-4	04/12/00	42698	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000217	14728.93	0.00	15.65	12423.85
SUNSW-1	04/12/00	43250	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000219	4399.88	0.00	15.65	3711.30
IRGWE-2	04/12/00	43278	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000220	21039.40	0.00	15.65	17746.73
IRGWE-2	04/12/00	43286	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000220	4489.36	0.00	15.65	3786.78
ESER-2	04/12/00	43288	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000221	24371.21	0.00	15.65	20557.12
MDWC-1	04/12/00	43359	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000252	2915.57	0.00	15.65	1700.13
THEV-1	04/12/00	41317	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000257	7465.59	0.00	15.65	6297.23
THEV-1	04/12/00	44265	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000257	-1470.22	0.00	15.65	-1240.13
MISSION	04/12/00	42679	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000258	7831.66	0.00	15.65	6606.01
LOPA-1	04/12/00	43340	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000259	2955.39	0.00	15.65	2492.87
LOPA-1	04/12/00	43342	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000259	1636.91	0.00	15.65	1380.73
LOPA-1	04/12/00	43344	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000259	1494.98	0.00	15.65	1261.02
LOPA-1	04/12/00	43346	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000259	1091.49	0.00	15.65	844.76
LOPA-1	04/12/00	43436	1 1 1	CPY FWCR	04/12/00	APR00	A	W205000259	130.54	0.00	15.65	110.11

2785a

007555



DWIGHT HALVORSON INSURANCE SERVICES

3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0208BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210

NO.

4327

0004327

PAY

FORTY-TWO THOUSAND ONE HUNDRED FIFTY-THREE DOLLARS and 27 CENTS AMOUNT

04/12/00

842,153.27*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈004327⑈ 12120003581 01209001051⑈

Julie Engstrom

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

NO.

0004327

4327

Account

Date

Schedule Invoice # P.O. #

Description

Debit

Credit

1-1-1-260-788 94/12/90

STATEMENT # 062195

42153.27

Total

42153.27

KOR

C L O S E D S T A T E M E N T S
.....

007556

Date: 04/13/00
Time: 07:55:27
For: TX

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halvorson Ins. Services
Check number : 4327

PAID STATEMENTS REPORT

007557

Page 3

Date: 04/12/00 Company: FRR FRONTIER INSURANCE CO.

Stmc# 0002795

Cust #	Trn Date	Trn #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
LRPIE-1	04/12/00	43234	1 1 1	CPY WORK	04/12/00	APR00	A	W202300068	13660.26	0.00	15.00	13645.26
LRPIE-1	04/12/00	43235	1 1 1	CPY WORK	04/12/00	APR00	A	W202300068	-12507.58	0.00	15.00	-10631.44
ROSEV-3	04/12/00	43261	1 1 1	CPY WORK	04/12/00	APR00	A	W202300069	1696.00	0.00	15.00	1441.60
ROSEV-3	04/12/00	43262	1 1 1	CPY WORK	04/12/00	APR00	A	W202300069	347.00	0.00	15.00	294.95
ROSEV-3	04/12/00	43263	1 1 1	CPY WORK	04/12/00	APR00	A	W202300069	22346.00	0.00	15.00	18994.10
ROSEV-3	04/12/00	43290	1 1 1	CPY WORK	04/12/00	APR00	A	W202300069	242.00	0.00	15.00	205.70
CATAP-1	04/12/00	42643	1 1 1	CPY WORK	04/12/00	APR00	A	W202300082	7245.50	0.00	15.00	6158.67
CALIF-7	04/12/00	43252	1 1 1	CPY WORK	04/12/00	APR00	A	W202300164	26.00	0.00	15.00	22.10
CALIF-7	04/12/00	43253	1 1 1	CPY WORK	04/12/00	APR00	A	W202300164	0.01	0.00	15.00	0.01
NEWEL-1	04/12/00	40111	1 1 1	CPY WORK	04/12/00	APR00	A	W202300192	5321.52	0.00	15.00	4523.29
TAYLO-1	04/12/00	43240	1 1 1	CPY WORK	04/12/00	APR00	A	W202300209	926.34	0.00	15.00	787.39
RIGSF-2	04/12/00	44111	1 1 1	CPY WORK	04/12/00	APR00	A	W202300239	1276.93	0.00	15.00	1085.39
BENCH-1	04/12/00	43349	1 1 1	CPY WORK	04/12/00	APR00	A	W202300269	1687.00	0.00	15.00	1433.95
MIGUE-3	04/12/00	42676	1 1 1	CPY WORK	04/12/00	APR00	A	W202300289	915.00	0.00	15.00	777.75
NEWEL-1	04/12/00	38683	1 1 1	CPY WORK	04/12/00	APR00	A	W202300304	6410.11	0.00	15.00	5448.59

Statement total

42153.27

001940



DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
10500 Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

0004361

11-05/1210

NO.

4361

PAY

TWO HUNDRED THIRTY-THREE THOUSAND FOUR HUNDRED SEVENTY-EIGHT DOLLARS AND 41 CENTS
OTHER

DATE

AMOUNT

05/15/00

9233,478.01*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈004361⑈ ⑆120003561⑆ 01207001051⑈

Julie B. Beyer

DWIGHT HALVORSON INSURANCE SERVICES -- Trust Checking Account
3300 Douglas Boulevard, Suite 295, Roseville, California 95661-3807

NO.

0004361
4361

Account

Date

Schedule Invoice # P.O. #

Description

Debit

Credit

1-1-1-288 - FRR 05/15/00

STATEMENT # 002968
Total

233478.91

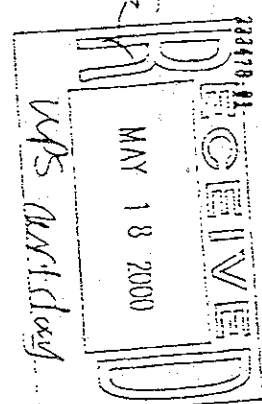
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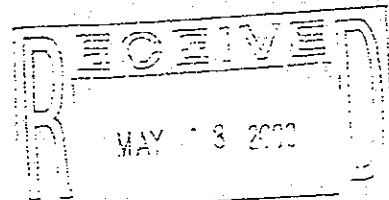
ROSED STATEMENTS

001941

Date: 05/15/00
Time: 15:27:56
By: TX

Company : FRONTIER INSURANCE CO.
Agency : Dwight Halverson Ins. Services
Check number : 4361

Captive



For -
Dwight Halverson
LJ

Wro 115-104

001942

Page 1

A I D S T A T E M E N T S R E P O R T

Date: 05/15/00 Company: FRR FRONTIER INSURANCE CO.

Sheet# 0002960

Line #	Term Date	Item #	A B D	Term	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
EN-1	05/15/00	42636	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000257	6582.01	0.00	15.65	5484.45
ZO-1	05/15/00	45988	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000125	-422.44	0.00	-0.00	-422.44
ZO-1	05/15/00	39585	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000184	221.00	0.00	0.00	221.00
CH-1	05/15/00	45131	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000106	-58536.09	0.00	18.00	-47999.69
CH-1	05/15/00	45132	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000106	2323.19	0.00	0.00	2323.19
CH-1	05/15/00	45134	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000106	58077.00	0.00	18.00	41063.14
ER-2	05/15/00	45894	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000221	22732.24	0.00	15.65	19174.64
EN-1	05/15/00	45878	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000207	895.15	0.00	15.65	755.06
EN-1	05/15/00	45880	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000207	52056.43	0.00	15.65	43909.60
EN-1	05/15/00	45942	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000207	61005.38	0.00	15.65	51458.04
IRG-3	05/15/00	45096	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000112	432.87	0.00	0.00	432.87
WE-1	05/15/00	44663	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000209CA	10119.12	0.00	15.65	8535.48
WE-1	05/15/00	44665	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000209CA	2712.77	0.00	15.65	2288.22
WE-3	05/15/00	45701	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000108	326.48	0.00	0.00	326.48
PA-1	05/15/00	44683	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000259	1172.56	0.00	15.65	989.05
PA-1	05/15/00	44685	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000259	2732.74	0.00	15.65	2305.07
PA-1	05/15/00	44687	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000259	3537.75	0.00	15.65	2984.09
PA-1	05/15/00	44689	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000259	130.54	0.00	15.65	110.11
PA-1	05/15/00	44691	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000259	4430.14	0.00	15.65	3736.82
UR-4	05/15/00	44663	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000217	19641.59	0.00	15.65	16567.68
UR-4	05/15/00	44657	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000217	7130.39	0.00	15.65	6014.48
EN-2	05/15/00	45109	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000118	864.55	0.00	18.00	708.93
DOU-2	05/15/00	45823	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000185	157.87	0.00	0.00	157.87
ERRA2	05/15/00	45085	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000110	-12363.97	0.00	18.00	-10138.46
ERRA2	05/15/00	45087	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000110	24.55	0.00	0.00	24.55
ICC-1	05/15/00	44163	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000210	7268.18	0.00	15.65	6130.71
IMO-1	05/15/00	44533	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000252	2460.92	0.00	15.65	2075.79
IMO-1	05/15/00	46116	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000252	4229.48	0.00	15.65	3567.57
ISW-1	05/15/00	45903	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000219	5358.87	0.00	15.65	4520.21
ISW-1	05/15/00	46112	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000219	5279.69	0.00	15.65	4453.42
ISW-1	05/15/00	46114	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000219	-391.09	0.00	15.65	-329.88
IFF-1	05/15/00	45861	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000203CA	16865.31	0.00	15.65	14225.89
ICC-1	05/15/00	45151	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000111	-7801.00	0.00	18.00	-6396.82
ICC-1	05/15/00	45153	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000111	52.83	0.00	0.00	52.83
ILE-8	05/15/00	44532	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W202300038	2275.08	0.00	15.00	1933.82
IFA-1	05/15/00	45883	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000214	112.14	0.00	15.65	94.59
IPA-1	05/15/00	44537	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W202300037CA	44911.94	0.00	15.00	38175.15
IPA-1	05/15/00	44535	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000201AZ	15942.61	0.00	15.65	13447.59
ETC-1	05/15/00	45926	1 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000193	516.31	0.00	0.00	516.31

Statement total:

233478.01

5/12/2000

2785

007481

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0000307
307

PAY

TO SIXTY-SIX THOUSAND SIX HUNDRED EIGHTY-FOUR DOLLARS AND 18 CENTS
ORDER OF

05/15/00

966,684.18
TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000307⑈ ⑈121000358⑈ 0120000128⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000307
307

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
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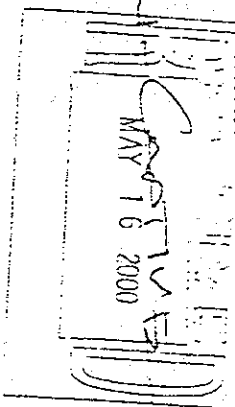
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STATEMENT # 002959

Total 66684.18

Direct Deposit

Accounts



Key

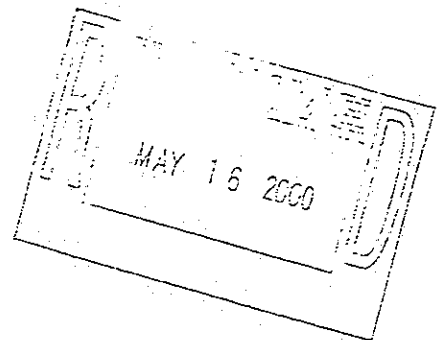
C L O S E D S T A T E M E N T S
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007482

Date: 05/15/00
Time: 15:22:28
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 307

Direct / Primary



Fed Ex

Ann. Betty Lindsey

007483

PAID STATEMENTS REPORT

Page 1

Date: 05/15/00 Company: FRR FRONTIER INSURANCE CO.

Stnt# 0002959

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ADAMS-2	05/15/00	45885	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300264	187.04	0.00	15.00	158.98
ALBER-2	05/15/00	44633	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300241	15.25	0.00	15.00	12.96
CANCH-1	05/15/00	43231	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W2023000216	11575.08	0.00	15.00	9838.82
CANCH-1	05/15/00	44640	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W2023000216	11217.79	0.00	15.00	9535.12
COACH-2	05/15/00	45964	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300346	3014.00	0.00	15.00	2561.96
COACH-2	05/15/00	45963	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300346	2620.00	0.00	15.00	2227.00
COACH-2	05/15/00	45934	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	1572.00	0.00	15.00	1336.20
COACH-2	05/15/00	45929	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	1889.00	0.00	15.00	1605.65
COACH-2	05/15/00	45932	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	242.00	0.00	15.00	205.70
COACH-2	05/15/00	45933	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	711.00	0.00	15.00	604.35
COACH-2	05/15/00	45935	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	1732.00	0.00	15.00	1472.20
COACH-2	05/15/00	45936	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	1080.00	0.00	15.00	918.00
COACH-2	05/15/00	45962	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	1952.00	0.00	15.00	1659.20
COACH-2	05/15/00	45963	4 1 1	CPY	FWOR	05/15/00	MAY00	A	W202300346	2198.00	0.00	15.00	1868.30
CO&SO-2	05/15/00	42694	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300244	2850.00	0.00	15.00	2422.50
CO&SO-2	05/15/00	42695	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300244	134.00	0.00	0.00	134.00
CO&SO-2	05/15/00	44629	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300244	714.33	0.00	15.00	607.18
LAPIZ-1	05/15/00	44635	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300210	10021.08	0.00	15.00	8517.92
LOUIE-1	05/15/00	44636	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300248	75.70	0.00	15.00	64.34
VENDO-1	05/15/00	45871	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300126	3451.93	0.00	15.00	2934.14
PLANT-2	05/15/00	44183	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300263	7932.88	0.00	15.00	6742.95
PLANT-2	05/15/00	45235	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300263	8488.03	0.00	15.00	7214.83
PLANT-3	05/15/00	45236	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300279	805.51	0.00	15.00	684.68
RIOSE-2	05/15/00	45848	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300239	1030.01	0.00	15.00	875.51
ROBER-5	05/15/00	46002	4 1 1	CPY	RORX	05/15/00	MAY00	A	W202300249	326.67	0.00	15.00	277.67
SPECT-1	05/15/00	44173	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W202300218	2593.03	0.00	15.00	2204.08

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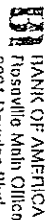
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05/15/00	MAY00	A	W2023000216	9535.12	
05/15/00	MAY00	A	W202300346	2561.90	14458.50
05/15/00	MAY00	A	W202300346	2227.00	
05/15/00	MAY00	A	W202300346	1336.20	
05/15/00	MAY00	A	W202300346	1605.65	
05/15/00	MAY00	A	W202300346	205.70	
05/15/00	MAY00	A	W202300346	604.35	
05/15/00	MAY00	A	W202300346	1472.20	
05/15/00	MAY00	A	W202300346	918.00	
05/15/00	MAY00	A	W202300346	1659.20	
05/15/00	MAY00	A	W202300346	1868.30	
05/15/00	MAY00	A	W202300244	2422.50	3163.68
05/15/00	MAY00	A	W202300244	134.00	
05/15/00	MAY00	A	W202300244	607.18	
05/15/00	MAY00	A	W202300210	8517.92	
05/15/00	MAY00	A	W202300248	64.34	
05/15/00	MAY00	A	W202300126	2934.14	
05/15/00	MAY00	A	W202300263	6742.95	13957.78
05/15/00	MAY00	A	W202300263	7214.83	
05/15/00	MAY00	A	W202300279	684.68	
05/15/00	MAY00	A	W202300239	875.51	
05/15/00	MAY00	A	W202300249	277.67	
05/15/00	MAY00	A	W202300218	2204.08	

007486

2705-46455.05
G-2705-209512.46

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95061
(916) 773-0208BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95601
11-35/1210

NO.

0000308
308

PAY

TO THE HUNDRED FIFTY-FIVE THOUSAND NINE HUNDRED SIXTY-SEVEN DOLLARS AND 71 CENTS
ORDER OF:

DATE

05/15/00

AMOUNT

9255,967.71*
TRUST CHECKING ACCOUNTFRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000308⑈ ⑆121000350⑆ 01208⑈0125⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95061

NO.

0000308

308

Account Date Schedule Invoice # P.O. # Description

Debit Credit

4-1-1-288 - FBR 05/15/00

STATEMENT # 002961

Total

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255967.71*

CASH

206

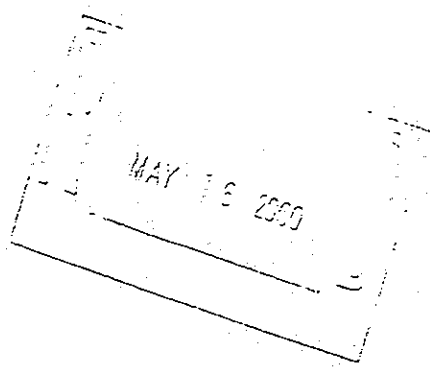
CLOSED STATEMENTS

007487

Date: 05/15/00
Time: 15:22:52
For: TM

Company : FRONTIER INSURANCE CO.
Agency : FOOD SERVICES INSURANCE
Check number : 308

CAPTIVE



FED Ex

ATTN: BETT, LINDSEY

OK #308

007488

PAID STATEMENTS REPORT

Page 2

Date: 05/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002961

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
AMYSK-1	05/15/00	44525	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000266	37717.62	0.00	15.65	31814.81
BAGSH-1	05/15/00	45060	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000191	31.69	0.00	0.00	31.69
BYENN-1	05/15/00	45875	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000237	4288.57	0.00	15.65	3617.41
BUHAR-1	05/15/00	44939	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000132	-4535.01	0.00	18.00	-3718.71
BUHAR-1	05/15/00	44940	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000132	-256.51	0.00	0.00	-256.51
BUHAR-1	05/15/00	42609	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000232	6231.19	0.00	15.65	5256.01
BUHAR-1	05/15/00	44673	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000232	8385.97	0.00	15.65	7073.57
BUHAR-1	05/15/00	45247	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000232	-6231.19	0.00	15.65	-5256.01
BUHAR-1	05/15/00	45249	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000232	2039.31	0.00	15.65	1720.16
BUHAR-1	05/15/00	45253	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000232	-8385.97	0.00	15.65	-7073.57
BUHAR-1	05/15/00	45255	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000232	2172.77	0.00	15.65	1832.73
BOBUO-1	05/15/00	44661	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000229	294.56	0.00	15.65	248.46
BOSKO-1	05/15/00	44638	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000224	40673.14	0.00	15.65	34307.79
CARLY-1	05/15/00	45063	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000192	11.66	0.00	0.00	11.66
CASPE-1	05/15/00	44945	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000136	55.91	0.00	0.00	55.91
CASPE-1	05/15/00	44631	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000243	8491.10	0.00	15.65	7162.24
CENTR-8	05/15/00	44623	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	3723.14	0.00	15.65	3140.47
CENTR-8	05/15/00	44681	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	15591.66	0.00	15.65	13151.57
CENTR-8	05/15/00	45886	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	15591.66	0.00	15.65	13151.57
CENTR-8	05/15/00	45914	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	3913.88	0.00	15.65	3301.36
CENTR-8	05/15/00	45916	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	-6233.54	0.00	15.65	-5257.99
CENTR-8	05/15/00	45944	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	12633.33	0.00	15.65	10656.21
CENTR-8	05/15/00	45946	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000216	-13081.26	0.00	15.65	-11034.04
CHANB-1	05/15/00	42505	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000248	4146.40	0.00	15.65	3497.49
CHANB-1	05/15/00	43372	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000248	5834.14	0.00	15.65	4921.10
CONFAR1	05/15/00	45960	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000230	12878.70	0.00	15.65	10863.18
CCUNT-7	05/15/00	45873	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000205	21427.43	0.00	15.65	18074.04
D&BHA-1	05/15/00	45231	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000247	6504.05	0.00	15.65	5486.17
D&SPE-1	05/15/00	44943	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000190	25.98	0.00	0.00	25.98
E&LAV-3	05/15/00	42640	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000223	2580.37	0.00	15.65	2176.54
E&LAV-3	05/15/00	44150	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000223	2795.87	0.00	15.65	2358.32
E&LAV-3	05/15/00	45203	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000223	-5618.76	0.00	15.65	-4739.42
FOURS-2	05/15/00	44655	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000227	3297.73	0.00	15.65	2781.64
FOURS-2	05/15/00	45905	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000227	19131.65	0.00	15.65	16137.55
FRASPE1	05/15/00	45117	4 1 1	CPY	FWCR	05/15/00	MAY00	A	WC 38870	-426.85	0.00	0.00	-426.85
FULF1-1	05/15/00	43986	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000145	-11672.53	0.00	18.00	-9571.47
FULF1-1	05/15/00	43987	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000145	-9.84	0.00	0.00	-9.84
FULF1-1	05/15/00	45901	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000225	11093.51	0.00	15.65	9357.38
GOLDB-1	05/15/00	44152	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000251	19560.18	0.00	15.65	16499.01
GOLDB-5	05/15/00	44148	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000234	3127.77	0.00	15.65	2638.27
GOLDB-1	05/15/00	44160	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W205000274	304.71	0.00	15.00	684.00
H&SFAR1	05/15/00	45999	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000231	3844.08	0.00	15.65	3242.48
H&LVB-1	05/15/00	30810	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000142	29609.00	0.00	18.00	24279.38
H&LVB-1	05/15/00	45143	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000142	-24143.00	0.00	18.00	-19801.36
H&LVB-1	05/15/00	45144	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000142	-3611.54	0.00	18.00	-2961.46

007489

PAID STATEMENTS REPORT

Page 3

Date: 05/15/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0002961

Cust #	Trn Date	Item #	A B D	Trn	Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
HOLID-1	05/15/00	44990	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W 205000115	-35001.86	0.00	18.00	-28701.53
HOLID-1	05/15/00	44991	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W 205000115	-1345.33	0.00	0.00	-1345.33
HOLID-1	05/15/00	44994	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W 205000115	1316.34	0.00	0.00	1316.34
HOLID-2	05/15/00	45716	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000117	-11.20	0.00	0.00	-11.20
HOLID-2	05/15/00	45717	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000117	-1276.92	0.00	18.00	-1047.07
IC&SO-1	05/15/00	30885	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000213	3637.00	0.00	15.65	3067.81
IC&SO-1	05/15/00	30886	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000213	186.45	0.00	0.00	186.45
IC&SO-1	05/15/00	45690	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000213	-3637.00	0.00	15.65	-3067.81
IC&SO-1	05/15/00	45691	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000213	-186.45	0.00	0.00	-186.45
LOSBU-1	05/15/00	44641	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000212	2799.44	0.00	15.65	2361.33
MAASC-1	05/15/00	45911	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000261	8233.42	0.00	15.65	6944.89
MARTI-1	05/15/00	44625	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000244	6772.09	0.00	15.65	5712.26
MILLY-1	05/15/00	42582	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000256	3679.00	0.00	15.65	3103.24
MINISH-1	05/15/00	43397	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000239	4015.03	0.00	15.65	3386.68
MINISH-1	05/15/00	44166	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000239	4997.22	0.00	15.65	4215.16
NATUR-3	05/15/00	45888	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000194 DO	-26959.00	0.00	15.65	-22739.92
NATUR-3	05/15/00	45890	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000194 DO	22.99	0.00	0.00	22.99
NORTH-2	05/15/00	45065	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000116	-48749.65	0.00	18.00	-39974.71
NORTH-2	05/15/00	45067	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000116	-870.49	0.00	0.00	-870.49
PACBER1	05/15/00	45863	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000249	25096.10	0.00	15.65	21168.56
PACBER1	05/15/00	45865	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000249	14975.83	0.00	15.65	12632.11
PACBER1	05/15/00	45867	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000249	11374.17	0.00	15.65	9594.11
PACBER1	05/15/00	45869	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000249	2695.09	0.00	15.65	2273.31
PHIMC-1	05/15/00	44055	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000138	-6.02	0.00	0.00	-6.02
PHIMC-1	05/15/00	45948	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000242	440.67	0.00	15.65	371.71
PHIMC-1	05/15/00	45950	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000242	411.74	0.00	15.65	347.30
PROGR-1	05/15/00	44963	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000161	-8685.53	0.00	18.00	-7122.13
PROGR-1	05/15/00	44964	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000161	60.02	0.00	0.00	60.02
PROGR-1	05/15/00	45898	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000262	1578.59	0.00	15.65	1331.54
RANCH-1	05/15/00	44627	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000241	3695.55	0.00	15.65	3117.20
RANCH-4	05/15/00	45907	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000236	7101.59	0.00	15.65	5990.19
RUBYF-1	05/15/00	40292	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000187	760.12	0.00	15.65	641.16
SAFAR-1	05/15/00	37542	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000263	5489.90	0.00	15.65	4630.73
SAFAR-1	05/15/00	37543	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000263	258.08	0.00	0.00	258.08
SAFAR-1	05/15/00	45918	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000263	1569.68	0.00	15.65	1324.03
SANTA-1	05/15/00	45694	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000143	-246.18	0.00	18.00	-201.87
SANTA-1	05/15/00	35228	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000246	2377.82	0.00	15.65	2005.69
SANTA-1	05/15/00	44174	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000246	1702.57	0.00	15.65	1436.12
SHARE-1	05/15/00	45075	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000170	705.32	0.00	0.00	705.32
SUNLA-1	05/15/00	43132	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000202	3270.88	0.00	15.65	2758.99
SWISS-1	05/15/00	45896	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000235	2141.22	0.00	15.65	1806.12
TIERR-1	05/15/00	42538	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000165	9354.09	0.00	15.65	7890.17
TRICA-1	05/15/00	44154	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000211	16681.01	0.00	15.65	14070.43
WATER-4	05/15/00	42590	4 1 1	CPY	WCRK	05/15/00	MAY00	A	W2023000299	54653.00	0.00	15.00	46455.05
WYAMV-1	05/15/00	44530	4 1 1	CPY	FWCR	05/15/00	MAY00	A	W205000253	721.08	0.00	15.65	608.23

Statement total

255967.71

ORIGINAL DOCUMENT PRINTED ON CHEMICAL RESISTIVE PAPER. WATERMARKED FRONT AND BACK.

DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11-35/1210 NO. 4402

0004402

PAY TO THE ORDER OF

THIRTY-THREE THOUSAND TWO HUNDRED FOURTEEN DOLLARS and 74 CENTS

AMOUNT

\$73,214.74*

06/27/00

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

John A. Halvorson

Julie Bryson

0004402

0004402

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 205 Roseville, California 95661-3807

Account Date Schedule Invoice # P.O. # Description Debit Credit

1-1-1-200 -PRR 06/27/00

STATEMENT # 003130
Total

73214.74
73214.74

6/29/06
cc: Allison Winger

001865

001866

PAID STATEMENTS REPORT

Page 1

Date: 06/27/00 Company: FRR FRONTIER INSURANCE CO.

Sum# 0003130

Cust #	Trn Date	Item #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
URPTE-1	06/27/00	43176	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300068	14762.67	0.00	15.00	12548.27
ROSEV-3	06/27/00	45877	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	228.00	0.00	15.00	193.80
ROSEV-3	06/27/00	45891	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	20423.00	0.00	15.00	17359.55
ROSEV-3	06/27/00	45892	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	383.00	0.00	15.00	325.55
ROSEV-3	06/27/00	45893	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	1389.00	0.00	15.00	1180.65
ROSEV-3	06/27/00	44179	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	434.00	0.00	15.00	368.90
ROSEV-3	06/27/00	44180	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	1374.00	0.00	15.00	1167.90
ROSEV-3	06/27/00	44181	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	235.00	0.00	15.00	199.75
ROSEV-3	06/27/00	44182	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300069	22326.00	0.00	15.00	18977.10
AUDIR-1	06/27/00	48730	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300093	380.78	0.00	15.00	323.66
SUNDIAL	06/27/00	48715	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300135	426.79	0.00	15.00	362.77
NEWEL-1	06/27/00	41321	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300192	5151.47	0.00	15.00	4378.75
NEWEL-1	06/27/00	43387	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300192	5820.44	0.00	15.00	4947.37
NEWEL-1	06/27/00	44542	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300192	10277.85	0.00	15.00	8736.17
SENOR-1	06/27/00	45967	1 1 1	CPY WORK	06/27/00	JUN00	A	W202300269	2523.00	0.00	15.00	2144.55

Statement total 73214.74

0004403

DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0206

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

PAY
TO THE ORDER OF
FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

AMOUNT
NINETY-TWO THOUSAND NINE HUNDRED SIXTY-FOUR DOLLARS and 87 CENTS

DATE
06/27/00

TRUST CHECKING ACCOUNT
992,964.87*

John A. Halvorson
John A. Halvorson

0004403
4403

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295 Roseville, California 95661-3807

0004403
4403

Account Date Schedule Invoice P.O. # Description Debit Credit

1-1-1-248 -YBR 06/27/00

STATEMENT 063131
Total 92964.87

6/27/00
Allison Winkler

001867

PAID STATEMENTS REPORT

001868

Page 1

Date: 06/27/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0003131

Dist #	Trn Date	Item #	A B C	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
VALLE-8	06/27/00	46109	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000038	2089.70	0.00	15.00	1776.24
SIERRAZ	06/27/00	45088	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000110	7815.46	0.00	18.00	6408.66
BAR20-1	06/27/00	43985	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000125	3896.76	0.00	18.00	3195.34
MUSIN-1	06/27/00	45718	1 1 1	CPY FWCR	06/27/00	JUN00	A	W20500015	-36120.97	0.00	18.00	-29619.20
ATHEN-1	06/27/00	44045	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000154	-14090.70	0.00	18.00	-11554.37
COACH-1	06/27/00	40506	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000177	55590.98	0.00	15.65	48890.99
COACH-1	06/27/00	45157	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000177	-34632.00	0.00	15.65	-29212.09
BAR20-1	06/27/00	45954	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000184	56.05	0.00	15.65	47.28
WESTC-1	06/27/00	45924	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000193	-25120.68	0.00	15.65	-21189.29
VEGPA-1	06/27/00	47712	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000201AZ	3055.39	0.00	15.65	2577.22
TGNFF-1	06/27/00	48309	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000203CA	8134.84	0.00	15.65	6861.74
GROWE-1	06/27/00	48741	1 1 1	CPY MFEE	06/27/00	JUN00	A	W205000209AZ	10038.19	0.00	100.00	0.00
NATUR-4	06/27/00	48737	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000217	32190.60	0.00	15.65	27152.77
NATUR-4	06/27/00	48739	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000217	3936.69	0.00	15.65	3320.60
GROWE-2	06/27/00	46566	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000220	22166.93	0.00	15.65	18697.81
GROWE-2	06/27/00	46568	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000220	2158.71	0.00	15.65	1820.87
GROWE-2	06/27/00	48745	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000220	13679.91	0.00	15.65	11539.00
GROWE-2	06/27/00	48747	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000220	5468.23	0.00	15.65	4612.45
CORON-1	06/27/00	48728	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000254	13557.50	0.00	15.65	11435.75
CORON-1	06/27/00	48731	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000254	385.30	0.00	15.65	325.00
KQVRA-1	06/27/00	48317	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000255	8298.90	0.00	15.65	7000.12
KQVRA-1	06/27/00	48546	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000255	0.01	0.00	15.65	0.01
ATHEN-1	06/27/00	44538	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000257	6248.30	0.00	15.65	5270.44
MISSION	06/27/00	46118	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000258	7036.12	0.00	15.65	5934.97
MISSION	06/27/00	46570	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000258	8618.54	0.00	15.65	7269.74
GUDPA-1	06/27/00	46705	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000259	637.91	0.00	15.65	512.77
GUDPA-1	06/27/00	46707	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000259	15817.37	0.00	15.65	13341.95
GUDPA-1	06/27/00	46709	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000259	130.53	0.00	15.65	110.10
LATAP-1	06/27/00	45114	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000114	93.26	0.00	0.00	93.26
ORGAN-2	06/27/00	45111	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000118	-192.25	0.00	0.00	-192.25
MUSIN-1	06/27/00	45721	1 1 1	CPY FWCR	06/27/00	JUN00	A	W20500015	-1668.05	0.00	0.00	-1668.05
BAR20-1	06/27/00	45956	1 1 1	CPY FWCR	06/27/00	JUN00	A	W205000184	205.02	0.00	0.00	205.02

Statement total

92964.37

FOOD SERVICE INSURANCE MANAGERS, INC.
 3300 DOUGLAS BLVD., SUITE 295
 ROSEVILLE, CA 95661
 (916) 773-0208

BANK OF AMERICA
 Roseville Main Office #0120
 2221 Douglas Blvd., Roseville, CA 95661

NO. 0000322

11-35/1210

PAY TO THE ORDER OF

ONE HUNDRED EIGHTY-SIX THOUSAND FIVE HUNDRED SIXTY-FIVE DOLLARS AND 02 CENTS

DATE 06/27/00

AMOUNT \$186,565.02*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
 195 LAKE LOUISE MARIE ROAD
 ROCK HILL, NY 12775

John A. Smith

0000322

0000322
322

NO.

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
 3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

Account Date Schedule Invoice P.O. Description Debit Credit

4-1-1-200-PDR 06/27/00 STATEMENT # 003126 186565.02
 Total 186565.02

001869

cc: Allison Wingard

6/29/00

PAID STATEMENTS REPORT

001870

Page 1

Date: 06/27/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0003126

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
BOBVO-1	06/27/00	46732	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000229	275.54	0.00	15.65	232.42
CARLY-1	06/27/00	45062	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000192	-793.76	0.00	15.65	-669.54
CASPE-1	06/27/00	46096	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000243	14752.58	0.00	15.65	12443.80
CENTR-8	06/27/00	47723	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000216	2934.31	0.00	15.65	2475.09
CENTR-8	06/27/00	47725	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000216	15338.89	0.00	15.65	12938.35
CHANS-1	06/27/00	44161	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000248	11059.95	0.00	15.65	9329.07
D&BHA-1	06/27/00	47803	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000135	-2724.41	0.00	18.00	-2234.02
D&BHA-1	06/27/00	47804	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000135	-2385.54	0.00	0.00	-2385.54
D&BHA-1	06/27/00	47719	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000247	5734.84	0.00	15.65	4837.34
E&LAV-3	06/27/00	47709	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000223	2201.11	0.00	15.65	1856.64
ELIZO-2	06/27/00	47718	4 1 1	CPY RORK	06/27/00	JUN00	A	W202300243	14.69	0.00	15.00	12.49
FLKUT-1	06/27/00	48333	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000245	4835.48	0.00	15.65	4078.73
FLKUT-1	06/27/00	48335	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000245	7811.59	0.00	15.65	6589.08
GOGLA-1	06/27/00	46686	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000205	25162.50	0.00	15.65	21224.57
GOLDB-1	06/27/00	46466	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000155	1086.00	0.00	0.00	1086.00
GOLDB-1	06/27/00	45852	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000251	15285.18	0.00	15.65	12893.05
GOLDE-5	06/27/00	48743	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000234	3186.11	0.00	15.65	2687.48
GOLGO-1	06/27/00	48734	4 1 1	CPY WORK	06/27/00	JUN00	A	W202300274	857.90	0.00	15.00	729.21
GROWE-4	06/27/00	45854	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000265	13132.75	0.00	15.65	11077.47
HASFAR-1	06/27/00	48796	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000231	7215.94	0.00	15.65	6086.63
HUIB-1	06/27/00	46573	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000240	30311.11	0.00	15.65	25567.42
HUIB-1	06/27/00	46575	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000240	1502.77	0.00	15.65	1267.59
HUIB-1	06/27/00	46580	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000240	506.48	0.00	15.65	427.22
HUIB-1	06/27/00	46582	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000240	2441.66	0.00	15.65	2059.54
LOPEZ-2	06/27/00	46584	4 1 1	CPY WORK	06/27/00	JUN00	A	W202300247	4442.48	0.00	15.00	3776.11
LOPEZ-2	06/27/00	48727	4 1 1	CPY WORK	06/27/00	JUN00	A	W202300247	5016.65	0.00	15.00	4264.15
LUNAF-1	06/27/00	46680	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000228	437.96	0.00	15.65	369.42
LUNAF-1	06/27/00	46682	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000228	176.85	0.00	15.65	149.17
MANZA-1	06/27/00	44936	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000188	10863.00	0.00	15.65	9162.94
MENDO-1	06/27/00	48726	4 1 1	CPY WORK	06/27/00	JUN00	A	W202300126	2439.03	0.00	15.00	2073.18
RANCH-1	06/27/00	48749	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000241	4335.34	0.00	15.65	3656.86
SAFAR-1	06/27/00	47707	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000263	4660.09	0.00	15.65	3930.79
SANTA-1	06/27/00	45846	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000246	1386.81	0.00	15.65	1169.77
SWISS-1	06/27/00	46676	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000235	1608.00	0.00	15.65	1356.35
SWISS-1	06/27/00	48716	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000235	2021.40	0.00	15.65	1705.05
TRICA-1	06/27/00	47728	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000211	16679.99	0.00	15.65	14069.57
VALLE-1	06/27/00	44028	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000140	-2337.80	0.00	18.00	-1917.00
VALLE-1	06/27/00	44029	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000140	-547.04	0.00	0.00	-547.04
VASQU-1	06/27/00	46585	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000222	9102.62	0.00	15.65	7678.06
VASQU-1	06/27/00	46596	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000222	679.78	0.00	15.65	573.39
YAHAM-1	06/27/00	46120	4 1 1	CPY FWOR	06/27/00	JUN00	A	W205000253	573.96	0.00	15.65	484.11

Statement total 186565.02

6/29/00
cc: Allison Wingler

001871

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661

11/35/1210

NO.

0000323

PAY
TO FIFTY-THREE THOUSAND NINE HUNDRED SIXTY-EIGHT DOLLARS and 77 CENTS
ORDER OF

06/27/00

\$53,968.77*

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000323⑈ ⑈121000358⑈ 01208⑈01257⑈

John A. [Signature]
John A. [Signature]

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000323
323

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-208-PBN	06/27/00			STATEMENT # 003127	53968.77	
				Total	53968.77	

001872

PAID STATEMENTS REPORT

Page 1

Date: 06/27/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0003127

Cust #	Trn Date	Item #	A B C	Trn	Type	Eff Date	Month	S	Policy #	Amount	Net Prem	Commission	Payment
WARIO-2	06/27/00	46602	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300249	595.48	0.00	15.00	506.16
ELIZO-2	06/27/00	46572	4 1 1	CPY	RORK	06/27/00	JUN00	A	W2023000243	60.47	0.00	15.00	51.43
LAPIZ-1	06/27/00	46092	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300210	10001.19	0.00	15.00	8501.01
SPECT-1	06/27/00	47730	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300218	2388.04	0.00	15.00	2029.83
SPECT-1	06/27/00	47731	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300218	2923.61	0.00	15.00	2485.07
YORKS-1	06/27/00	46678	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300220	1379.95	0.00	15.00	1172.96
YORKS-1	06/27/00	48681	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300220	1704.27	0.00	15.00	1448.63
JOSSO-2	06/27/00	48733	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300244	14425.69	0.00	15.00	12261.84
MIGUE-2	06/27/00	48710	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300245	1861.63	0.00	15.00	1582.39
MIGUE-2	06/27/00	48711	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300245	485.88	0.00	15.00	413.00
LOUIE-1	06/27/00	48709	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300248	1994.58	0.00	15.00	1695.39
ROBER-5	06/27/00	46704	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300249	449.16	0.00	15.00	381.79
ROBER-5	06/27/00	48656	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300249	961.27	0.00	15.00	817.08
PLANT-2	06/27/00	46604	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300263	10443.16	0.00	15.00	8876.69
PLANT-3	06/27/00	46603	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300279	948.98	0.00	15.00	806.63
MIGUE-3	06/27/00	46590	4 1 1	CPY	RORK	06/27/00	JUN00	A	W202300289	2543.00	0.00	15.00	2161.55
VALLE-1	06/27/00	34414	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300315	1990.00	0.00	15.00	1691.50
VALLE-1	06/27/00	48705	4 1 1	CPY	WCRK	06/27/00	JUN00	A	W202300315	8336.30	0.00	15.00	7085.85

Statement total 53968.77

7/19/2000

7785u

007402

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 295
ROSEVILLE, CA 95661
(916) 773-0208BANK OF AMERICA
Roseville Main Office #0120
2221 Douglas Blvd., Roseville, CA 95661
11-35/1210

NO.

0000329

PAY

TO ONE HUNDRED ONE THOUSAND FOUR HUNDRED FORTY-SIX DOLLARS and 74 CENTS

ORDER OF

07/14/00

\$101,446.74

TRUST CHECKING ACCOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

⑈000329⑈ ⑆121000358⑆ 01208007259⑈

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 295 Roseville, CA 95661

NO.

0000329

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
4-1-1-200	YEB	07/14/00				
STATEMENT # 003172					101446.74	
Total					101446.74	

[Handwritten signature]

#329

PAID STATEMENTS REPORT

007403

Page 4

Date: 07/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0003172

Cust #	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
MARIO-2	07/14/00	47750	4 1 1	CPY RORK	07/14/00	JUL00	A	N202300240	386.59	0.00	15.00	328.60
CANCH-1	07/14/00	48338	4 1 1	CPY WORK	07/14/00	JUL00	A	W2023000216	7605.04	0.00	15.00	6464.28
ELIZO-2	07/14/00	48799	4 1 1	CPY RORK	07/14/00	JUL00	A	W2023000243	10.36	0.00	15.00	8.81
LAPIZ-1	07/14/00	48751	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300210	14824.00	0.00	15.00	12600.40
SPECT-1	07/14/00	48860	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300218	3211.47	0.00	15.00	2729.75
YORKB-1	07/14/00	48654	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300220	1270.39	0.00	15.00	1079.83
RIOCF-2	07/14/00	48829	4 1 1	CPY RORK	07/14/00	JUL00	A	W202300239	2599.29	0.00	15.00	2209.40
ALBER-2	07/14/00	48676	4 1 1	CPY RORK	07/14/00	JUL00	A	W202300241	11.07	0.00	15.00	9.41
IC&SO-2	07/14/00	48337	4 1 1	CPY RORK	07/14/00	JUL00	A	W202300244	16587.60	0.00	15.00	14099.46
MIGUE-2	07/14/00	48678	4 1 1	CPY RORK	07/14/00	JUL00	A	W202300245	2951.00	0.00	15.00	2508.35
PLANT-2	07/14/00	48841	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300263	8918.16	0.00	15.00	7580.44
ADAMS-2	07/14/00	48650	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300264	102.13	0.00	15.00	86.81
ADAMS-2	07/14/00	48869	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300264	116.28	0.00	15.00	98.84
PLANT-3	07/14/00	48840	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300279	891.54	0.00	15.00	757.81
VALLE-1	07/14/00	48873	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300315	3925.29	0.00	15.00	3336.50
MIGUE-2	07/14/00	36363	4 1 1	CPY RORK	07/14/00	JUL00	A	W202300245	159.00	0.00	0.00	159.00
VALLE-1	07/14/00	34415	4 1 1	CPY WORK	07/14/00	JUL00	A	W202300315	934.00	0.00	0.00	934.00
WATER-4	07/14/00	44290	4 1 1	CPY WORK	07/14/00	JUL00	A	W2023000299	54653.00	0.00	15.00	46455.05

Statement total

101446.74

007406

ORIGINAL DOCUMENTS PRINTED ON CHEMICAL RESISTANT PAPER & ARE UNREPRODUCIBLE

DWIGHT HALVORSON INSURANCE SERVICES
3300 DOUGLAS BOULEVARD, SUITE 295
ROSEVILLE, CALIFORNIA 95661-3807
(916) 773-0208

BANK OF AMERICA
Roseville Main Office #01201
2221 Douglas Blvd., Roseville, CA 95661
(916) 773-0208

NO. 4423

0004423

PAY TO THE ORDER OF
THIRTY-EIGHT THOUSAND NINE HUNDRED THIRTY-TWO DOLLARS AND 57 CENTS

AMOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, NY 12775

TRUST CHECKING ACCOUNT

DATE 07/14/00

THE REVERSE SIDE OF THIS DOCUMENT INCLUDES AN AIRBORNE WATERMARK LOGO AT AN ANGLE TO VIEW

⑈004423⑈ ⑈121000358⑈ 01209⑈01054⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
3300 Douglas Boulevard, Suite 295, Roseville, California, 95661-3807

NO.

0004423
4423

Account	Date	Schedule Invoice #	P.O. #	Description	Debit	Credit
1-1-1-200 - FEB	07/14/00			STATEMENT 11003178	38932.57	
				TOTAL	38932.57	

11/19/2006

1000

S T A T E M E N T S R E P O R T

Page 2

007407

07/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0003178

#	Trn Date	Itm #	A B D	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
ROSEV-3	07/14/00	47714	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300069	518.00	0.00	15.00	440.30
ROSEV-3	07/14/00	47715	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300069	1461.00	0.00	15.00	1241.85
ROSEV-3	07/14/00	47716	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300069	157.00	0.00	15.00	133.45
ROSEV-3	07/14/00	48861	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300069	20532.00	0.00	15.00	17452.20
ROSEV-3	07/14/00	48864	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300069	228.00	0.00	15.00	193.80
NEWEL-3	07/14/00	47745	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300192	9547.12	0.00	15.00	8115.05
NEWEL-3	07/14/00	48735	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300192	9160.91	0.00	15.00	7786.77
BENCH-3	07/14/00	48302	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300269	1704.00	0.00	15.00	1448.40
BENCH-3	07/14/00	48822	1 1 1	CPY WORK	07/14/00	JUL00	A	W202300269	1680.00	0.00	15.00	1428.00
CKK7063	07/14/00	46033	1 1 1	CPY CANS	07/14/00	JUL00	A	W202300290	815.00	0.00	15.00	692.75

Statement total

38932.57

7/19/2006

27859

007398

FOOD SERVICE INSURANCE MANAGERS, INC.

3300 DOUGLAS BLVD., SUITE 205
ROSEVILLE, CA 95661
(916) 773-0206

BANK OF AMERICA
2211 Douglas Blvd., Roseville, CA 95661
(916) 773-0206

PAY

TO TWO HUNDRED FIFTY THOUSAND ONE HUNDRED FORTY DOLLARS and 34 CENTS AMOUNT

FRONTIER INSURANCE CO.
195 LAKE LOUISE MARIE ROAD
ROCK HILL, SC 29729

TRUST CHECKING ACCOUNT

"000331" 15421000358: 0120801257

[Signature]

NO. 000331
331

FOOD SERVICE INSURANCE MANAGERS, INC. - Trust Checking Account
3300 Douglas Blvd., Ste. 205, Roseville, CA 95661

NO.

0000331

331

Account	Date	Schedule	Invoice	P.O.	Description	Debit	Credit
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4-1-288 FEB 07/19/00

STATEMENT # 003177

Total	250140.34
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[Signature]

007399

A I D S T A T E M E N T S R E P O R T

Page 5

ce: 07/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmnt# 0003177

#	Trn Date	Item #	A B C	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
11-1	07/14/00	45148	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000129	14096.49	0.00	18.00	11559.12 ✓
12-1	07/14/00	45137	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000147	1072.00	0.00	18.00	879.04 ✓
13-1	07/14/00	45697	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000150	7937.06	0.00	18.00	6508.39 ✓
14-1	07/14/00	44345	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000165	9625.19	0.00	15.65	8118.85 ✓
15-1	07/14/00	45127	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000168	819.00	0.00	15.65	690.83 ✓
16-1	07/14/00	46398	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000222	5567.14	0.00	15.65	4695.88 ✓
17-1	07/14/00	46600	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000222	3696.62	0.00	15.65	3118.10 ✓
18-1	07/14/00	48830	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000224	39228.70	0.00	15.65	33089.41 ✓
19-1	07/14/00	48814	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000225	8783.33	0.00	15.65	7408.74 ✓
20-2	07/14/00	45930	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000227	336.95	0.00	15.65	284.22 ✓
21-2	07/14/00	48639	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000227	7910.04	0.00	15.65	6672.12 ✓
22-2	07/14/00	48832	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000227	38819.91	0.00	15.65	32744.59 ✓
23-1	07/14/00	48324	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000229	275.93	0.00	15.65	232.75 ✓
24-1	07/14/00	48303	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000230	17264.81	0.00	15.65	14562.87 ✓
25-1	07/14/00	48808	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000230	17891.67	0.00	15.65	15091.62 ✓
26-1	07/14/00	48810	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000230	17264.81	0.00	15.65	14562.87 ✓
27-1	07/14/00	47751	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000232	1198.45	0.00	15.65	1010.89 ✓
28-5	07/14/00	48827	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000234	5494.44	0.00	15.65	4634.56 ✓
29-4	07/14/00	48794	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000236	6079.68	0.00	15.65	5128.21 ✓
30-1	07/14/00	48635	4 1 1	CPY MFEE	07/14/00	JUL00	A	W205000237	5091.62	0.00	100.00	0.00 ✓
31-1	07/14/00	48874	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000237	4284.71	0.00	15.65	3614.15 ✓
32-1	07/14/00	48848	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000240	1135.19	0.00	15.65	957.53 ✓
33-1	07/14/00	48850	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000240	2499.07	0.00	15.65	2107.97 ✓
34-1	07/14/00	48853	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000240	526.85	0.00	15.65	444.40 ✓
35-1	07/14/00	48855	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000240	24846.30	0.00	15.65	20957.85 ✓
36-1	07/14/00	48679	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000241	3607.61	0.00	15.65	3043.02 ✓
37-1	07/14/00	48295	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000242	1069.31	0.00	15.65	901.96 ✓
38-1	07/14/00	48825	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000242	682.88	0.00	15.65	576.01 ✓
39-1	07/14/00	47736	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000243	18196.77	0.00	15.65	15348.98 ✓
40-1	07/14/00	48876	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000244	9583.05	0.00	15.65	8083.30 ✓
41-1	07/14/00	48331	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000245	10459.02	0.00	15.65	8822.18 ✓
42-1	07/14/00	47742	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000246	1556.88	0.00	15.65	1313.23 ✓
43-1	07/14/00	47740	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000253	561.61	0.00	15.65	473.72 ✓
44-1	07/14/00	48865	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000261	7192.00	0.00	15.65	6066.45 ✓
45-1	07/14/00	48862	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000262	4241.31	0.00	15.65	3577.54 ✓
46-4	07/14/00	48846	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000265	9905.54	0.00	15.65	8353.32 ✓
47-1	07/14/00	48870	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000266	25777.03	0.00	15.65	21742.92 ✓
48-1	07/14/00	45150	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000129	134.27	0.00	0.00	134.27 ✓
49-1	07/14/00	45139	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000147	5.58	0.00	0.00	5.58 ✓
50-1	07/14/00	45698	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000150	30.33	0.00	0.00	30.33 ✓
51-1	07/14/00	45130	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000168	-5.27	0.00	0.00	-5.27 ✓
52-1	07/14/00	44284	4 1 1	CPY FWCR	07/14/00	JUL00	A	W205000256	3679.00	0.00	5.65	3103.24 ✓

Statement total

350140.34

7/19/2000

27859

007411

DWIGHT HALVORSON INSURANCE SERVICES
 13300 DOUGLAS BOULEVARD, SUITE 205
 ROSEVILLE, CALIFORNIA 95661-1807
 (916) 773-0208

BANK OF AMERICA
 1221 Douglas Blvd., Roseville, CA 95661
 (916) 773-0208

ORDER OF PAY
 PAY TO THE ORDER OF TWO THOUSAND SEVEN HUNDRED TWENTY ONE DOLLARS AND 47 CENTS AMOUNT
 \$2,721.47

FRONTIER INSURANCE CO.
 1951 LAKE LOUISE MARIE ROAD
 ROCK HILL, SC 29726

John A. Halvorson
John A. Halvorson

NO. 0004424

⑈004424⑈ ⑆121000358⑆ 01209⑈01051⑈

DWIGHT HALVORSON INSURANCE SERVICES - Trust Checking Account
 13300 Douglas Boulevard, Suite 205, Roseville, California, 95661-1807

NO.

0004424
4424

Account	Date	Description	Debit	Credit
1111-201748 07/10/00	07/10/00	STATEMENT 1003179	32721.47	
			32721.47	

PAID STATEMENTS REPORT

007412

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Date: 07/17/00 Company: FRR FRONTIER INSURANCE CO.

Stmt# 0003179

Cost #	Trn Date	Item #	A B C	Trn Type	Eff Date	Month	B	Policy #	Amount	Net Prem	Commission	Payment
DONLA-2	07/14/00	43979	1 1 1	CPY FWCR	07/14/00	JUL00	A	T50	376.68	0.00	18.00	308.88
GEORG-3	07/14/00	45079	1 1 1	CPY FWCR	07/14/00	JUL00	A	W 205000180	-11347.74	0.00	15.65	-9571.32
VALLE-8	07/14/00	48314	1 1 1	CPY FWCR	07/14/00	JUL00	A	W202300038CA	1444.69	0.00	15.00	1227.99
GRWE-3	07/14/00	45700	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000108	-5335.27	0.00	18.00	-4374.92
GEORG-3	07/14/00	45092	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000112	-7223.06	0.00	18.00	-5922.91
GRWE-1	07/14/00	48741	1 1 1	CPY NFEE	07/14/00	JUL00	A	W205000209AZ	10038.19	0.00	15.65	8467.21
SKFOO-1	07/14/00	46578	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000210	8289.13	0.00	15.65	6991.88
NATUR-4	07/14/00	47746	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000217	236.46	0.00	15.65	199.45
SUNSW-1	07/14/00	48682	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000219	5133.15	0.00	15.65	4329.81
GRWE-2	07/14/00	48067	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000220	3214.83	0.00	15.65	2711.71
DESER-2	07/14/00	48867	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000221	15664.25	0.00	15.65	13212.79
SMDMO-1	07/14/00	48315	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000252	7882.20	0.00	15.65	6648.64
SUDPA-1	07/14/00	48058	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000259	130.54	0.00	15.65	110.11
SUDPA-1	07/14/00	48648	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000259	390.11	0.00	15.65	329.06
SUDPA-1	07/14/00	48660	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000259	4775.66	0.00	15.65	4028.27
SUDPA-1	07/14/00	48666	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000259	55.33	0.00	15.65	46.67
SUDPA-1	07/14/00	48790	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000259	43.15	0.00	15.65	36.40
SUDPA-1	07/14/00	48792	1 1 1	CPY FWCR	07/14/00	JUL00	A	W205000259	4692.04	0.00	15.65	3957.74
GEORG-3	07/14/00	45081	1 1 1	CPY FWCR	07/14/00	JUL00	A	W 205000180	-15.49	0.00	0.00	-15.49

Statement total

32721.47